

Statistical tables

Money and banking

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General notes

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

... denotes not available

- denotes a value equal to nil

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

South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation ¹	Deposits								SARB securities	Foreign loans ⁶	Capital and reserves	Other liabilities ⁷	Total liabilities
		Central government ²		Banks and mutual banks ³			Other		Total deposits					
		Rand denominated	Foreign currency denominated	Required reserve balances ⁴	Excess cash reserves	Other balances ⁵	Domestic	Foreign						
(1000M)	(1016M)	(1017M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)	
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
2021	177 098	49 820	90 322	126 345	6 099	9 054	56 246	2 615	340 503	1 809	29	461	504 943	1 024 843
2019: Jan	148 061	74 890	114 489	104 987	742	4 392	8 466	1 859	309 826	300	18	397	310 910	769 513
Feb	147 574	75 404	119 258	105 494	1 364	4 070	6 862	1 801	314 252	1 000	19	397	324 912	788 155
Mar	151 307	63 009	122 539	106 080	4 812	282	857	1 712	299 291	25	20	397	342 255	793 295
Apr	153 429	64 395	116 722	107 136	818	5 263	991	2 029	297 354	-	20	397	332 546	783 745
May	152 414	75 059	92 486	108 597	637	-	4 364	2 404	283 547	100	22	397	347 037	783 517
Jun	152 209	75 461	88 395	109 717	571	-	17 428	2 053	293 625	69	22	397	334 384	780 707
Jul	151 686	76 462	85 296	110 226	535	2 720	12 897	2 282	290 418	44	22	397	336 072	778 639
Aug	154 204	78 347	90 699	110 733	836	-	19 492	2 247	302 353	28	24	420	382 506	839 535
Sep	157 114	77 427	163 024	111 473	771	2 557	15 310	2 593	373 154	-	24	420	380 831	911 544
Oct	154 515	77 576	160 160	112 231	238	1 060	10 784	2 752	364 801	-	24	420	384 616	904 377
Nov	165 602	77 426	153 954	113 193	1 052	-	6 917	2 330	354 871	-	23	420	358 323	879 240
Dec	165 574	77 450	141 592	114 320	374	11 612	2 369	2 202	349 918	-	22	420	339 735	855 671
2020: Jan	151 766	78 178	149 246	114 907	85	6 245	8 459	2 307	359 426	350	23	420	380 997	892 982
Feb	151 084	79 198	155 342	114 835	699	-	9 615	2 415	362 104	7	24	420	410 956	924 595
Mar	155 544	76 600	148 173	114 515	26 548	8 331	17 285	2 844	394 295	-	26	420	510 931	1 061 216
Apr	160 368	77 351	146 694	115 140	572	-	28 010	3 309	371 075	2 493	26	420	531 641	1 066 023
May	161 787	77 082	136 464	115 888	470	-	28 082	3 213	361 199	7 070	25	420	506 857	1 037 358
Jun	166 850	77 145	123 690	116 875	40	-	28 510	3 196	349 455	5 616	26	452	492 628	1 015 028
Jul	175 873	51 047	191 626	117 480	9 242	5 068	19 727	2 888	397 079	6 364	26	452	507 739	1 087 533
Aug	172 381	50 357	150 234	118 103	2 923	14 130	24 680	2 600	363 027	5 198	26	452	498 471	1 039 555
Sep	175 846	50 396	133 766	118 279	4 502	4 307	24 824	3 088	339 162	4 430	26	452	495 172	1 015 089
Oct	173 769	50 102	116 924	118 079	112	3 261	24 097	3 927	316 502	4 271	26	452	468 559	963 580
Nov	174 727	51 099	109 195	118 494	3 291	8 782	32 747	2 427	326 036	2 846	24	452	421 613	925 698
Dec	177 573	50 867	98 821	118 832	3 704	2 355	37 393	2 626	314 599	365	23	452	404 735	897 747
2021: Jan	166 460	50 970	99 628	119 355	1 003	5 073	47 548	2 676	326 254	3 717	24	452	418 352	915 259
Feb	166 803	50 979	98 321	118 705	39	670	48 389	2 464	319 568	5 018	24	452	411 163	903 027
Mar	168 339	48 602	93 261	120 464	3 649	1 864	38 342	2 763	308 945	15 010	24	452	391 696	884 466
Apr	166 185	48 587	88 890	120 696	3 658	-	57 934	3 679	323 444	14 735	24	452	372 437	877 277
May	162 332	48 532	84 686	120 943	201	2 870	58 814	2 561	318 606	8 920	24	452	356 639	846 974
Jun	163 133	48 892	99 251	121 096	8 365	2 140	66 727	3 491	349 962	3 659	27	461	368 924	886 166
Jul	165 961	49 133	98 776	121 951	3 834	1 698	61 006	2 921	339 319	7 269	27	461	386 233	899 268
Aug	164 456	49 107	96 683	122 578	2 400	9 455	67 181	2 740	350 144	5 028	27	461	446 408	966 523
Sep	166 654	49 304	91 155	123 214	798	13 079	74 129	2 493	354 171	1 836	28	461	464 525	987 675
Oct	169 705	49 220	88 908	124 041	1 244	-	73 938	3 945	341 296	6 606	28	461	460 901	978 997
Nov	172 507	49 668	97 942	125 008	2 319	3 537	65 397	3 048	346 919	9 272	29	461	508 409	1 037 597
Dec	177 098	49 820	90 322	126 345	6 099	9 054	56 246	2 615	340 503	1 809	29	461	504 943	1 024 843
2022: Jan	166 191	49 189	86 693	127 509	4 639	11 913	79 343	3 238	362 525	1 616	28	461	482 556	1 013 376

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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.

7 Including National Treasury's Special Drawing Rights (SDR) deposit account with the South African Reserve Bank. In August 2021, the International Monetary Fund allocated additional SDRs to IMF member countries, of which South Africa received R62.6 billion.

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
	Gold coin and bullion ¹	Total	Utilisation of cash reserves	Loans granted to banks under:		Total	Advances		Investments				
				Resale agreements	SAMOS position ⁵		Banks ⁴	Other ³	Government stock	Other			
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
2021	116 469	915 424	6 130	37 512	-	43 642	-	12 876	41 350	4 478	102 346	7 073	1 024 843
2019: Jan	70 824	674 849	5 459	71 824	-	77 283	-	338	8 087	6 011	91 719	2 945	769 513
Feb	74 524	709 491	5 528	56 021	-	61 549	-	378	7 959	6 011	75 898	2 766	788 155
Mar	75 692	719 653	617	56 031	-	56 648	-	82	8 010	6 011	70 751	2 890	793 295
Apr	73 894	708 101	2 612	56 072	-	58 684	-	68	7 989	6 011	72 752	2 892	783 745
May	76 763	709 400	260	56 031	220	56 512	-	63	8 064	6 011	70 650	3 467	783 517
Jun	80 681	705 699	617	56 715	1 431	58 763	-	23	8 150	6 011	72 947	2 061	780 707
Jul	82 002	702 663	2 493	56 010	-	58 503	-	38	8 142	6 011	72 694	3 282	778 639
Aug	93 750	761 138	476	59 784	1 329	61 589	-	68	8 075	6 011	75 742	2 655	839 535
Sep	90 873	834 219	3 595	56 060	-	59 655	-	63	7 986	6 011	73 715	3 610	911 544
Oct	92 055	826 601	2 321	58 220	-	60 541	-	73	8 003	6 011	74 628	3 147	904 377
Nov	85 964	804 262	460	56 740	1 324	58 524	-	114	8 061	6 011	72 710	2 268	879 240
Dec	86 104	772 109	9 839	56 010	-	65 849	-	65	8 103	6 011	80 028	3 534	855 671
2020: Jan	94 849	814 047	5 837	56 029	-	61 866	-	64	8 234	6 011	76 175	2 760	892 982
Feb	101 528	850 515	706	56 038	2 316	59 061	-	60	8 142	6 011	73 273	806	924 595
Mar	115 360	937 616	2 700	101 172	-	103 872	-	30	9 222	6 011	119 135	4 465	1 061 216
Apr	124 851	956 972	8 123	69 218	621	77 961	-	62	20 644	6 011	104 678	4 374	1 066 023
May	121 719	922 735	40	73 542	984	74 566	-	61	30 830	6 011	111 468	3 155	1 037 358
Jun	123 473	906 785	3 134	51 762	7 217	62 112	-	1 597	35 890	4 478	104 077	4 166	1 015 028
Jul	134 778	982 221	47	54 231	-	54 278	-	3 743	38 383	4 478	100 883	4 429	1 087 533
Aug	132 429	931 216	43	56 048	-	56 091	-	4 886	38 737	4 478	104 192	4 147	1 039 555
Sep	127 906	916 395	24	41 789	-	41 812	-	8 865	39 372	4 478	94 528	4 166	1 015 089
Oct	123 082	872 086	507	33 163	-	33 670	-	10 086	39 783	4 478	88 017	3 476	963 580
Nov	108 899	821 088	450	42 686	-	43 137	-	12 277	41 086	4 478	100 977	3 633	925 698
Dec	111 947	807 615	3 337	24 704	-	28 041	-	12 592	41 844	4 478	86 955	3 178	897 747
2021: Jan	112 781	822 270	42	30 209	-	30 251	-	12 727	42 133	4 478	89 589	3 400	915 259
Feb	106 156	804 444	435	33 893	-	34 328	-	10 946	41 772	4 478	91 525	7 059	903 027
Mar	100 472	783 989	1 425	38 304	-	39 728	-	13 721	39 267	4 478	97 194	3 282	884 466
Apr	102 635	772 455	10 446	25 698	5 661	41 805	-	14 517	40 039	4 478	100 840	3 983	877 277
May	105 668	745 490	10 170	27 016	-	37 185	-	14 485	41 617	4 478	97 765	3 719	846 974
Jun	101 374	778 403	41	42 804	-	42 845	-	14 517	41 868	4 478	103 708	4 054	886 166
Jul	107 176	792 482	558	41 216	-	41 773	-	14 356	41 633	4 478	102 240	4 546	899 268
Aug	106 182	849 252	8 608	44 230	-	52 838	-	14 327	41 610	4 478	113 253	4 019	966 523
Sep	105 489	865 055	1 120	54 761	-	55 880	-	15 939	40 294	4 478	116 591	6 028	987 675
Oct	109 694	874 790	352	32 821	7 418	40 592	-	13 069	40 240	4 478	98 379	5 829	978 997
Nov	115 655	923 662	2 556	45 132	-	47 688	-	12 676	40 506	4 478	105 349	8 587	1 037 597
Dec	116 469	915 424	6 130	37 512	-	43 642	-	12 876	41 350	4 478	102 346	7 073	1 024 843
2022: Jan	112 429	890 582	12 698	46 165	-	58 863	-	12 705	41 143	4 478	117 189	5 605	1 013 376

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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	Other liabilities	Total liabilities
	Domestic					Foreign	Total deposits			
	Central and provincial governments	Public enterprises/corporations ¹	Insurance companies and pension funds	Other	Total					
(1053M)	(1042M)	(1043M)	(1045M)	(1046M)	(1047M)	(1048M)	(1049M)	(1050M)	(1051M)	
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
2021	71 262	1 157	2 999	3 956	79 373	9 150	88 524	-751	779	88 551
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	-	69 832
Apr	74 145	1 250	3 177	3 851	82 423	13 979	96 402	-2 833	-	93 569
May	80 656	1 234	2 823	3 850	88 563	12 098	100 661	-2 818	-	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	-	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	-	100 498
Oct	86 443	1 179	3 340	3 875	94 837	14 651	109 488	-2 743	56	106 801
Nov	88 772	1 252	1 567	3 734	95 325	12 043	107 368	-2 729	17	104 655
Dec	78 734	993	1 929	3 736	85 392	10 834	96 226	-2 727	3	93 502
2021: Jan	84 553	961	3 098	3 918	92 531	15 009	107 540	-2 688	2	104 853
Feb	83 350	1 319	3 410	4 227	92 306	9 221	101 527	-2 594	-	98 933
Mar	66 836	1 088	2 531	3 899	74 353	8 096	82 449	-1 337	1 379	82 492
Apr	78 896	1 923	3 404	4 094	88 317	10 387	98 704	-1 267	74	97 512
May	67 125	1 850	1 706	4 087	74 767	5 731	80 498	-1 023	773	80 248
Jun	70 533	1 464	2 712	4 099	78 808	7 800	86 609	-1 004	789	86 394
Jul	74 995	1 389	3 341	3 947	83 672	9 526	93 198	-900	767	93 066
Aug	80 411	1 405	3 336	3 943	89 095	5 036	94 131	-874	770	94 027
Sep	80 153	1 507	2 920	3 959	88 539	5 511	94 050	-860	3 224	96 413
Oct	78 580	1 380	3 294	3 927	87 182	11 167	98 348	-581	767	98 534
Nov	84 110	1 285	3 067	3 945	92 406	9 893	102 299	-745	767	102 322
Dec	71 262	1 157	2 999	3 956	79 373	9 150	88 524	-751	779	88 551
2022: Jan	90 476	1 243	1 835	4 037	97 591	11 098	108 690	-659	767	108 798

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1 Including the Public Investment Corporation.

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

Corporation for Public Deposits

Assets

R millions

End of	Deposits		Promissory notes ¹	NCDs	Treasury bills ²	Government		Other public-sector securities	Other assets ⁴	Total assets
	SARB (1067M)	Banks (1091M)				Stock (1062M)	Loans and advances ³ (1093M)			
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
2021	56 046	18 005	176	-	73	-	8	-	14 243	88 551
2019: Jan.....	8 410	20 055	1 206	1 004	1 093	-	29 471	355	16 424	78 018
Feb	6 820	25 355	1 209	2 011	2 171	-	36 608	408	757	75 339
Mar	827	47 205	1 210	2 023	2 185	-	17 576	361	458	71 843
Apr.....	968	32 205	1 209	2 035	2 197	-	44 467	303	405	83 790
May.....	4 335	23 905	1 208	2 048	1 165	-	42 337	305	436	75 738
Jun.....	17 347	5	1 205	1 034	1 171	-	51 009	307	122	72 200
Jul.....	12 790	8 505	1 207	-	73	-	51 350	257	3 591	77 772
Aug.....	19 396	5	1 210	-	73	-	55 183	285	94	76 246
Sep.....	15 223	23 005	1 210	-	73	-	29 759	287	6 372	75 929
Oct.....	10 697	30 005	1 211	-	73	-	33 768	288	5 055	81 096
Nov.....	6 850	28 005	1 208	-	73	-	38 605	290	1 095	76 126
Dec.....	2 325	35 505	1 205	-	73	-	28 990	242	3 245	71 584
2020: Jan.....	8 418	22 005	1 208	-	73	-	49 986	243	997	82 930
Feb	9 553	17 505	1 212	-	73	-	56 944	-	1 555	86 842
Mar	17 205	26 205	270	-	73	-	25 414	-	666	69 832
Apr.....	27 890	5 705	370	-	73	-	59 372	-	159	93 569
May.....	27 979	4 005	371	-	73	-	65 095	-	321	97 844
Jun.....	28 411	805	372	-	73	-	64 853	99	316	94 928
Jul.....	19 629	9 505	372	-	73	-	74 593	99	392	104 663
Aug.....	24 591	14 805	372	-	73	-	55 997	100	3 113	99 051
Sep.....	24 753	16 805	372	-	73	-	39 269	98	19 128	100 498
Oct.....	24 023	9 805	372	-	73	-	58 124	99	14 305	106 801
Nov.....	32 662	6 505	372	-	73	-	48 916	99	16 029	104 655
Dec.....	37 275	19 605	372	-	73	-	15 321	99	20 757	93 502
2021: Jan.....	47 403	15 605	372	-	73	-	22 623	100	18 679	104 853
Feb	48 248	11 505	327	-	73	-	1 782	100	36 898	98 933
Mar	38 186	13 505	-	-	73	-	22	-	30 707	82 492
Apr.....	57 786	15 505	-	-	73	-	6 012	-	18 137	97 512
May.....	58 635	21 005	218	-	73	-	36	-	281	80 248
Jun.....	66 515	16 005	218	-	73	-	2	-	3 582	86 394
Jul.....	60 785	19 005	196	-	73	-	-	-	13 006	93 066
Aug.....	66 972	17 505	196	-	73	-	6	-	9 276	94 027
Sep.....	73 921	10 505	196	-	73	-	2 610	-	9 108	96 413
Oct.....	73 717	15 505	176	-	73	-	2 014	-	7 049	98 534
Nov.....	65 196	23 505	176	-	73	-	7	-	13 365	102 322
Dec.....	56 046	18 005	176	-	73	-	8	-	14 243	88 551
2022: Jan.....	79 111	23 005	176	-	73	-	0	-	6 433	108 798

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1 Including Land Bank securities.

2 Including Special Treasury bills.

3 Loans and advances provided in terms of the Inter-Governmental Cash Coordination arrangement.

4 Including buy/sell-back agreements which notably escalated between August 2020 and April 2021.

Banks¹

Liabilities

R millions

End of	Deposits ²								Other		
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Savings (1072M)	Short term (1073M)	Medium term (1075M)	Long term (1076M)	Total (1077M)	Foreign currency deposits included in total (1078M)	Loans received under repurchase agreements		
									SARB (1500M)	Other domestic (1501M)	Foreign (1514M)
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	1 198 790	1 307 838	342 238	335 337	758 490	697 288	4 639 980	244 421	43 882	67 255	24 690
2021	1 256 290	1 401 157	410 106	354 323	726 985	766 691	4 915 553	273 682	46 354	101 657	24 767
2018: Nov	854 584	1 032 260	260 102	319 920	694 468	726 309	3 887 642	208 224	58 185	62 774	37 010
Dec	884 561	1 033 089	260 830	340 763	676 966	725 949	3 922 158	214 518	56 347	72 406	42 059
2019: Jan	834 820	1 015 314	255 098	316 834	700 215	745 174	3 867 456	204 576	73 192	61 652	52 754
Feb	840 217	1 036 779	255 112	311 062	713 010	760 587	3 916 767	212 026	57 466	67 148	51 114
Mar	879 733	1 054 527	256 235	325 972	722 658	778 765	4 017 890	211 580	56 546	67 782	40 071
Apr	835 473	1 047 044	261 404	380 669	706 255	802 567	4 033 413	217 938	60 852	88 088	44 083
May	829 061	1 047 168	265 251	376 205	688 747	847 674	4 054 107	214 598	56 769	107 289	34 814
Jun	908 940	1 069 641	264 153	303 513	669 799	863 843	4 079 889	210 866	56 886	105 637	35 201
Jul	852 762	1 066 008	268 067	316 465	718 356	866 212	4 087 870	227 608	56 913	110 456	30 593
Aug	856 783	1 080 651	274 758	321 301	711 677	886 860	4 132 031	235 051	60 502	90 819	30 499
Sep	894 779	1 109 204	274 852	293 346	741 526	872 631	4 186 338	266 713	61 743	96 539	26 908
Oct	875 930	1 115 811	281 594	308 414	748 161	875 919	4 205 829	257 208	62 640	96 401	25 274
Nov	920 571	1 080 915	291 590	297 844	773 037	861 791	4 225 749	246 662	57 317	82 412	19 319
Dec	928 227	1 079 812	289 424	341 428	749 510	813 291	4 201 693	248 940	59 203	83 039	26 356
2020: Jan	915 032	1 067 254	287 954	338 367	755 935	827 486	4 192 029	261 287	57 662	74 378	39 885
Feb	933 803	1 072 442	289 204	366 859	734 521	849 413	4 246 241	266 089	56 306	83 758	30 148
Mar	973 144	1 285 701	294 763	327 509	702 681	833 764	4 417 563	312 780	101 428	60 875	30 256
Apr	995 765	1 229 417	312 513	374 131	733 955	843 538	4 489 319	300 716	69 379	53 222	34 250
May	972 318	1 255 862	314 515	366 081	743 939	871 464	4 524 179	289 834	73 988	50 445	31 282
Jun	1 029 081	1 252 971	319 877	351 193	737 649	878 855	4 569 626	290 247	59 278	35 338	27 273
Jul	1 037 079	1 213 702	325 579	378 791	762 275	880 990	4 598 417	295 017	54 860	31 502	23 932
Aug	1 067 810	1 288 390	327 419	378 415	753 049	821 893	4 636 976	296 890	57 126	48 406	21 556
Sep	1 107 299	1 265 434	331 538	353 919	738 805	803 028	4 600 024	273 246	57 018	71 577	28 511
Oct	1 136 232	1 302 399	335 994	368 693	749 492	756 053	4 648 863	263 633	48 263	61 945	27 356
Nov	1 179 828	1 342 349	337 568	311 382	753 925	708 395	4 633 447	254 157	63 443	71 364	25 488
Dec	1 198 790	1 307 838	342 238	335 337	758 490	697 288	4 639 980	244 421	43 882	67 255	24 690
2021: Jan	1 184 906	1 352 195	340 674	333 491	738 353	708 012	4 657 631	252 384	51 394	69 022	24 281
Feb	1 186 540	1 364 488	337 857	350 596	687 851	714 447	4 641 779	254 628	74 486	73 793	20 906
Mar	1 203 073	1 404 082	339 084	290 664	683 588	718 272	4 638 764	255 145	71 267	74 039	15 508
Apr	1 175 978	1 313 177	355 781	389 535	651 511	756 293	4 642 275	259 744	64 952	73 043	19 506
May	1 174 293	1 403 040	365 977	333 610	632 484	799 079	4 708 483	260 737	39 865	59 932	18 038
Jun	1 220 189	1 378 139	368 576	296 585	627 139	804 821	4 695 450	257 243	55 889	68 086	23 688
Jul	1 157 530	1 347 091	390 777	355 717	647 432	813 713	4 712 261	249 014	61 439	64 629	27 838
Aug	1 163 187	1 413 819	392 757	332 433	644 543	821 982	4 768 722	243 076	64 795	72 454	26 790
Sep	1 195 543	1 393 927	397 974	328 818	660 636	805 271	4 782 168	262 433	72 057	76 792	29 607
Oct	1 177 796	1 374 988	397 078	367 231	663 619	811 925	4 792 638	260 099	60 490	76 178	35 255
Nov	1 215 461	1 438 226	406 982	335 283	698 122	804 120	4 898 195	270 218	67 083	95 028	26 520
Dec	1 256 290	1 401 157	410 106	354 323	726 985	766 691	4 915 553	273 682	46 354	101 657	24 767

KB105

1 Banks registered under the Banks Act No. 94 of 1990; it includes former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991, as well as in January 2008 and January 2011.

2 Includes certain items previously classified as loans, as from January 2008.

3 Debentures and loans, that formed part of secondary and tertiary capital before January 2008, are included in debt securities.

4 As from January 2012 both senior and subordinated debt securities are included.

5 Includes collateralised borrowing since January 2008. Before January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.

6 Only outstanding acceptances up to December 1991.

Banks¹

Liabilities

R millions

liabilities to the public					Total liabilities to the public (1085M)	Capital and other liabilities				Total equity and liabilities (1090M)	End of
Foreign currency funding		Debt securities ^{3,4} (1082M)	Other ⁵ (1083M)	Total (1084M)		Outstanding liabilities on behalf of clients per contra ⁶ (1086M)	Other liabilities (1087M)	Share capital and reserves ³ (1088M)	Total (1089M)		
Domestic sector (1080M)	Foreign sector (1081M)										
8 523	178 790	332 748	8 254	632 418	4 115 925	-	352 938	401 550	754 488	4 870 414	2016
5 639	120 234	358 411	5 315	607 112	4 257 056	-	439 956	455 464	895 420	5 152 476	2017
7 234	164 115	398 420	14 959	755 540	4 677 698	-	370 414	467 639	838 053	5 515 751	2018
5 525	124 847	439 919	16 734	755 622	4 957 316	-	439 408	485 745	925 153	5 882 469	2019
4 331	124 711	408 511	24 246	697 626	5 337 605	-	727 179	501 311	1 228 490	6 566 095	2020
5 995	113 820	416 702	30 204	739 499	5 655 052	-	524 786	539 994	1 064 780	6 719 831	2021
9 021	132 600	393 608	13 788	706 988	4 594 630	-	411 136	458 065	869 201	5 463 831	2018: Nov
7 234	164 115	398 420	14 959	755 540	4 677 698	-	370 414	467 639	838 053	5 515 751	Dec
3 760	137 249	399 935	16 114	744 656	4 612 112	-	431 375	471 170	902 545	5 514 657	2019: Jan
4 522	148 328	408 533	14 773	751 884	4 668 651	-	389 623	475 515	865 138	5 533 788	Feb
4 003	156 035	413 357	15 061	752 855	4 770 746	-	408 077	469 902	877 979	5 648 725	Mar
5 780	154 572	413 874	12 334	779 583	4 812 995	-	398 629	469 017	867 646	5 680 642	Apr
5 832	141 994	409 650	19 513	775 861	4 829 968	-	424 485	476 734	901 219	5 731 187	May
8 168	144 770	415 468	17 524	783 655	4 863 544	-	445 818	483 329	929 147	5 792 691	Jun
7 969	150 512	414 674	19 604	790 720	4 878 590	-	433 139	486 001	919 140	5 797 730	Jul
9 617	134 406	419 558	15 612	761 012	4 893 043	-	510 785	488 421	999 205	5 892 249	Aug
9 525	123 593	415 927	18 622	752 858	4 939 196	-	477 220	478 564	955 784	5 894 980	Sep
7 883	122 872	428 689	19 108	762 868	4 968 697	-	466 547	477 799	944 346	5 913 044	Oct
7 971	120 296	439 569	18 569	745 453	4 971 202	-	435 979	476 380	912 360	5 883 561	Nov
5 525	124 847	439 919	16 734	755 622	4 957 316	-	439 408	485 745	925 153	5 882 469	Dec
7 114	141 170	441 585	20 631	782 424	4 974 453	-	451 168	490 735	941 903	5 916 356	2020: Jan
10 114	139 320	440 962	20 121	780 729	5 026 971	-	550 876	492 771	1 043 647	6 070 618	Feb
14 851	177 908	436 888	23 169	845 374	5 262 938	-	832 760	482 431	1 315 190	6 578 128	Mar
15 393	177 751	434 379	20 665	805 039	5 294 358	-	839 321	480 299	1 319 620	6 613 978	Apr
7 964	151 017	432 042	19 902	766 640	5 290 819	-	764 996	481 247	1 246 244	6 537 062	May
6 684	141 328	429 298	22 446	721 645	5 291 270	-	758 790	480 452	1 239 243	6 530 513	Jun
11 256	140 482	426 334	26 765	715 131	5 313 548	-	732 240	483 323	1 215 563	6 529 111	Jul
5 599	136 402	426 187	20 299	715 576	5 352 552	-	692 410	486 511	1 178 921	6 531 473	Aug
6 394	129 132	423 732	24 058	740 421	5 340 444	-	670 267	489 215	1 159 482	6 499 927	Sep
3 673	126 625	413 389	23 535	704 786	5 353 650	-	678 712	497 029	1 175 741	6 529 390	Oct
2 629	112 775	406 210	24 782	706 691	5 340 138	-	700 569	498 637	1 199 205	6 539 343	Nov
4 331	124 711	408 511	24 246	697 626	5 337 605	-	727 179	501 311	1 228 490	6 566 095	Dec
2 046	105 439	409 050	24 245	685 477	5 343 107	-	684 196	507 222	1 191 417	6 534 525	2021: Jan
2 546	115 059	408 250	23 049	718 088	5 359 867	-	648 832	511 769	1 160 601	6 520 468	Feb
1 693	112 285	409 817	24 327	708 934	5 347 697	-	589 027	516 799	1 105 826	6 453 523	Mar
1 454	103 878	405 270	22 990	691 093	5 333 368	-	577 144	515 767	1 092 911	6 426 279	Apr
3 463	88 228	407 264	24 895	641 685	5 350 168	-	615 508	521 703	1 137 211	6 487 379	May
7 928	110 500	408 721	25 731	700 544	5 395 994	-	558 968	528 466	1 087 434	6 483 428	Jun
10 831	103 668	413 311	27 028	708 746	5 421 007	-	561 341	536 019	1 097 361	6 518 368	Jul
4 875	92 930	412 746	24 620	699 209	5 467 931	-	579 717	538 190	1 117 907	6 585 838	Aug
3 997	113 913	408 740	26 505	731 610	5 513 777	-	555 363	538 076	1 093 439	6 607 216	Sep
2 341	111 861	414 051	28 065	728 240	5 520 878	-	538 581	533 565	1 072 146	6 593 024	Oct
3 016	108 767	412 932	27 012	740 358	5 638 553	-	604 431	535 897	1 140 328	6 778 881	Nov
5 995	113 820	416 702	30 204	739 499	5 655 052	-	524 786	539 994	1 064 780	6 719 831	Dec

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1 Banks registered under the Banks Act No. 94 of 1990; it includes former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991, as well as in January 2008 and January 2011.

2 Includes certain items previously classified as loans, as from January 2008.

3 Debentures and loans, that formed part of secondary and tertiary capital before January 2008, are included in debt securities.

4 As from January 2012 both senior and subordinated debt securities are included.

5 Includes collateralised borrowing since January 2008. Before January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.

6 Only outstanding acceptances up to December 1991.

Banks¹

Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Banknotes and subsidiary coin	Gold coin and bullion	Deposits with the SARB	Total	Interbank and intragroup funding, including NCDs/PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors ²	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
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	79 773	380 097	456 572	1 562 299	132 435	397 638	119 387
2021	32 693	20 446	139 079	192 218	82 012	431 281	483 649	1 650 515	136 433	370 598	112 593
2018: Nov.....	33 231	9 351	106 511	149 092	126 291	170 227	411 300	1 399 427	121 252	357 633	112 376
Dec.....	41 613	12 860	104 843	159 316	127 540	200 899	413 934	1 403 272	120 281	389 412	109 794
2019: Jan.....	34 507	12 062	108 243	154 812	108 913	195 093	415 500	1 406 887	122 526	334 732	109 456
Feb.....	33 035	11 316	108 768	153 120	110 317	212 866	417 898	1 415 762	124 227	351 885	110 678
Mar.....	31 690	13 157	113 665	158 513	106 217	224 371	420 520	1 419 591	124 621	386 896	112 162
Apr.....	35 412	14 339	114 377	164 128	99 856	241 386	425 516	1 423 399	125 699	380 444	111 456
May.....	33 541	17 736	114 302	165 579	99 289	271 038	426 243	1 430 844	126 943	368 584	113 661
Jun.....	31 871	21 371	113 434	166 677	87 454	284 351	427 949	1 438 740	129 064	366 838	111 784
Jul.....	34 491	21 512	114 736	170 738	92 223	276 322	432 136	1 448 638	129 183	366 467	111 308
Aug.....	29 098	22 014	121 399	172 511	100 754	237 886	433 347	1 457 861	130 206	370 319	112 309
Sep.....	34 833	21 892	115 475	172 200	92 309	264 320	436 696	1 465 493	131 774	366 013	112 926
Oct.....	35 140	21 360	116 048	172 548	90 109	272 183	439 901	1 474 173	133 337	371 507	115 931
Nov.....	34 655	19 464	123 086	177 206	89 220	250 182	442 922	1 483 737	135 032	364 849	114 600
Dec.....	38 500	21 731	120 083	180 314	85 879	232 433	444 776	1 490 987	130 791	356 596	116 100
2020: Jan.....	31 848	19 409	119 023	170 280	96 257	251 995	446 016	1 494 618	133 341	380 023	118 780
Feb.....	27 610	22 516	120 662	170 788	92 959	290 637	445 328	1 505 954	135 261	402 538	122 515
Mar.....	31 908	28 506	152 439	212 853	112 756	278 226	447 442	1 513 820	134 160	517 518	124 247
Apr.....	34 895	29 217	113 314	177 425	114 146	272 176	439 329	1 510 773	127 504	519 610	122 163
May.....	27 320	23 207	124 648	175 175	121 379	305 287	438 826	1 506 569	127 633	455 723	121 438
Jun.....	30 525	20 265	119 170	169 960	121 064	339 926	443 291	1 513 078	127 727	451 339	123 018
Jul.....	33 755	19 693	133 790	187 238	108 662	361 227	447 077	1 519 795	129 192	430 411	121 708
Aug.....	30 676	22 184	136 885	189 746	84 276	378 521	447 097	1 526 314	129 718	443 736	121 314
Sep.....	38 767	19 934	133 050	191 751	82 979	381 815	449 019	1 533 194	131 187	424 514	119 529
Oct.....	33 413	18 327	128 652	180 393	91 320	377 739	449 717	1 541 474	131 813	422 020	119 918
Nov.....	34 239	16 671	134 829	185 739	81 643	373 105	454 406	1 549 973	133 090	410 687	119 768
Dec.....	38 002	18 754	127 030	183 786	79 773	380 097	456 572	1 562 299	132 435	397 638	119 387
2021: Jan.....	28 869	17 487	129 703	176 060	70 416	392 997	457 013	1 564 959	132 471	388 363	118 203
Feb.....	31 808	14 783	125 110	171 701	72 421	383 838	458 740	1 575 004	134 091	385 453	119 926
Mar.....	37 338	15 909	130 321	183 568	93 420	406 733	460 934	1 579 044	134 151	367 585	120 253
Apr.....	33 628	17 468	124 595	175 692	84 620	382 509	459 672	1 586 593	135 316	355 607	119 264
May.....	29 356	17 331	120 256	166 943	93 577	379 577	463 738	1 595 885	136 175	340 191	118 290
Jun.....	32 533	13 889	138 182	184 605	76 544	392 405	466 470	1 603 856	136 037	369 421	121 046
Jul.....	27 184	14 878	144 967	187 029	75 583	389 802	465 135	1 612 725	134 764	361 539	122 630
Aug.....	28 226	16 268	136 535	181 029	94 474	417 347	469 406	1 622 005	135 986	358 999	123 983
Sep.....	30 551	15 242	142 844	188 637	83 598	426 896	473 231	1 632 256	136 444	374 268	122 751
Oct.....	28 338	17 617	137 986	183 940	83 930	421 750	476 525	1 633 906	137 472	351 632	123 185
Nov.....	29 438	19 925	135 723	185 085	100 732	442 176	481 100	1 642 481	138 430	377 717	118 104
Dec.....	32 693	20 446	139 079	192 218	82 012	431 281	483 649	1 650 515	136 433	370 598	112 593

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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.

Banks¹ Assets

R millions

and advances			Investments and bills discounted						Non-financial assets	Other assets	Total assets	End of
Overdrafts and loans (1122M)	Less: Credit impairments ³ (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Bills and acceptances discounted (1111M)	Less: Credit impairments ³ (1128M)	Total (1129M)				
			Government stock (1125M)	Other (1126M)								
1 182 343	73 603	3 651 359	295 954	334 773	57 068	247 992	39	935 749	76 430	59 221	4 870 414	2016
1 266 144	74 130	3 744 056	311 179	437 007	63 514	295 947	5	1 107 642	80 187	63 086	5 152 476	2017
1 370 790	111 385	4 024 536	388 021	406 796	61 660	297 191	133	1 153 535	90 134	88 230	5 515 751	2018
1 427 728	119 773	4 165 516	459 172	492 896	77 940	307 444	119	1 337 333	107 984	91 321	5 882 469	2019
1 441 109	172 265	4 397 045	607 702	802 260	77 485	302 986	307	1 790 126	102 708	92 430	6 566 095	2020
1 496 620	165 394	4 598 307	678 742	573 232	88 497	393 269	725	1 733 016	97 810	98 481	6 719 831	2021
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	2018: Nov
1 370 790	111 385	4 024 536	388 021	406 796	61 660	297 191	133	1 153 535	90 134	88 230	5 515 751	Dec
1 385 890	113 761	3 965 235	384 733	450 928	63 005	290 630	131	1 189 165	99 610	105 835	5 514 657	2019: Jan
1 400 335	114 842	4 029 125	382 742	413 624	70 085	285 070	106	1 151 416	99 495	100 633	5 533 788	Feb
1 424 746	116 136	4 102 987	395 643	416 839	69 062	289 474	115	1 170 902	104 829	111 494	5 648 725	Mar
1 447 255	117 336	4 137 674	387 430	400 005	72 536	290 875	117	1 150 729	105 499	122 612	5 680 642	Apr
1 436 466	118 142	4 154 926	394 135	419 239	71 677	308 263	118	1 193 196	105 132	112 353	5 731 187	May
1 427 779	114 781	4 159 178	411 181	440 975	72 226	317 145	107	1 241 420	105 315	120 101	5 792 691	Jun
1 420 246	115 313	4 161 210	413 830	431 632	72 283	315 329	106	1 232 969	106 487	126 325	5 797 730	Jul
1 439 492	117 768	4 164 406	429 881	507 322	71 317	321 856	104	1 330 272	106 703	118 356	5 892 249	Aug
1 434 021	118 679	4 184 873	448 677	482 972	72 129	315 012	101	1 318 690	106 525	112 692	5 894 980	Sep
1 437 586	118 859	4 215 867	449 788	453 739	72 784	317 817	100	1 294 028	107 953	122 647	5 913 044	Oct
1 435 307	118 856	4 196 994	455 879	443 836	76 267	316 256	112	1 292 126	107 862	109 374	5 883 561	Nov
1 427 728	119 773	4 165 516	459 172	492 896	77 940	307 444	119	1 337 333	107 984	91 321	5 882 469	Dec
1 418 429	122 110	4 217 349	449 537	485 525	77 262	291 846	117	1 304 054	107 980	116 692	5 916 356	2020: Jan
1 427 242	123 135	4 299 299	449 961	558 811	74 641	277 631	106	1 360 938	108 307	131 286	6 070 618	Feb
1 480 922	128 441	4 480 650	460 282	845 269	66 930	287 753	134	1 660 099	108 408	116 118	6 578 128	Mar
1 501 116	137 739	4 469 079	500 758	869 853	72 922	304 727	187	1 748 072	108 364	111 038	6 613 978	Apr
1 482 980	146 497	4 413 338	524 622	822 761	73 736	322 928	197	1 743 851	108 398	96 300	6 537 062	May
1 451 551	155 307	4 415 688	529 918	813 904	76 085	324 011	275	1 743 644	105 051	96 171	6 530 513	Jun
1 452 720	158 463	4 412 330	535 219	780 131	76 575	340 131	276	1 731 780	104 104	93 659	6 529 111	Jul
1 460 420	160 887	4 430 509	552 524	750 650	77 308	332 581	266	1 712 797	103 521	94 899	6 531 473	Aug
1 413 808	163 380	4 372 665	563 824	744 220	77 598	343 321	253	1 728 709	102 209	104 592	6 499 927	Sep
1 434 721	164 138	4 404 584	582 330	750 541	75 019	336 143	309	1 743 725	103 133	97 556	6 529 390	Oct
1 437 537	163 772	4 396 437	597 486	773 375	78 497	299 075	282	1 748 150	102 689	106 328	6 539 343	Nov
1 441 109	172 265	4 397 045	607 702	802 260	77 485	302 986	307	1 790 126	102 708	92 430	6 566 095	Dec
1 449 595	173 839	4 400 179	618 297	730 775	77 217	319 688	342	1 745 635	101 909	110 742	6 534 525	2021: Jan
1 463 548	173 625	4 419 397	623 903	666 863	85 880	321 672	293	1 698 023	100 899	130 447	6 520 468	Feb
1 435 924	172 258	4 425 787	577 979	656 604	88 266	312 861	361	1 635 350	100 225	108 593	6 453 523	Mar
1 429 552	171 596	4 381 538	589 221	646 703	86 991	341 668	512	1 664 072	99 600	105 378	6 426 279	Apr
1 428 986	171 351	4 385 067	617 510	689 370	88 265	339 281	532	1 733 895	99 094	102 380	6 487 379	May
1 411 136	170 880	4 406 036	630 576	625 175	87 503	341 379	651	1 683 982	98 864	109 941	6 483 428	Jun
1 447 576	169 884	4 439 871	639 280	626 291	87 756	340 488	645	1 693 170	98 478	99 819	6 518 368	Jul
1 452 943	170 713	4 504 430	630 538	629 097	87 911	340 232	642	1 687 136	97 971	115 272	6 585 838	Aug
1 445 951	169 845	4 525 550	633 757	593 640	85 917	363 364	657	1 676 020	98 309	118 700	6 607 216	Sep
1 451 203	168 591	4 511 011	652 709	575 901	84 314	366 030	647	1 678 307	98 055	121 710	6 593 024	Oct
1 491 880	166 323	4 626 296	674 246	603 023	84 141	371 133	715	1 731 828	97 965	137 707	6 778 881	Nov
1 496 620	165 394	4 598 307	678 742	573 232	88 497	393 269	725	1 733 016	97 810	98 481	6 719 831	Dec

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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 (1152M)	Total all deposits (1077M)	Of which: Denominated in foreign currency (1078M)
	Interbank and intragroup deposits (1153M)	Government deposits ¹ (1143M)	Local governments and regional services councils (1144M)	Public enterprises and/or corporations ² (1145M)	Insurers and pension funds (1146M)	Other companies and close corporations (1147M)	Households ³ (1154M)	Other monetary institutions (1155M)	Total (1150M)			
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	108 680	365 097	70 391	178 127	180 707	2 103 267	1 420 556	31 549	4 458 374	181 606	4 639 980	244 421
2021	115 145	376 587	66 989	189 546	150 915	2 228 615	1 547 676	46 625	4 722 098	193 454	4 915 553	273 682
2020: 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	108 680	365 097	70 391	178 127	180 707	2 103 267	1 420 556	31 549	4 458 374	181 606	4 639 980	244 421
2021: Jan	112 489	371 309	67 632	187 006	177 821	2 098 910	1 422 274	30 920	4 468 360	189 270	4 657 631	252 384
Feb	116 725	379 135	63 260	182 736	172 708	2 082 680	1 427 306	31 386	4 455 938	185 841	4 641 779	254 628
Mar	121 311	324 968	86 628	183 594	173 102	2 079 871	1 437 709	30 781	4 437 964	200 799	4 638 764	255 145
Apr	138 135	294 775	79 786	193 754	166 087	2 083 335	1 460 671	44 465	4 461 008	181 267	4 642 275	259 744
May	152 116	309 542	69 714	194 354	162 365	2 121 746	1 464 215	39 772	4 513 823	194 660	4 708 483	260 737
Jun	129 232	409 831	59 589	182 347	161 410	2 070 215	1 474 680	38 156	4 525 460	169 990	4 695 450	257 243
Jul	128 463	303 306	81 609	189 034	154 282	2 127 060	1 502 364	50 632	4 536 751	175 510	4 712 261	249 014
Aug	136 620	293 001	72 781	207 732	160 138	2 166 964	1 512 010	51 542	4 600 789	167 933	4 768 722	243 076
Sep	117 848	307 751	64 799	219 462	158 069	2 157 394	1 525 481	40 609	4 591 413	190 755	4 782 168	262 433
Oct	115 423	325 239	63 527	195 877	158 033	2 163 894	1 530 816	60 406	4 613 214	179 424	4 792 638	260 099
Nov	131 362	314 645	57 637	194 082	155 865	2 255 572	1 545 843	55 525	4 710 531	187 664	4 898 195	270 218
Dec	115 145	376 587	66 989	189 546	150 915	2 228 615	1 547 676	46 625	4 722 098	193 454	4 915 553	273 682

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Banks

Selected asset items

R millions

End of	Advances					Investments						Bills discounted		
	NCDs/PNs (1160M)	Central government (1510M)	Provincial governments (1174M)	Total loans and advances ⁴ (1166M)	Foreign sector (1167M)	Government sector			Private sector		Foreign sector (1173M)	Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' acceptances (1163M)
						Short-term government stock (1168M)	Long-term government stock (1169M)	Other ⁵ (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)				
2019	13 039	1 491	379	3 484 159	156 226	88 889	370 283	-	41 464	284 026	176 432	295 323	463	11 658
2020	9 518	1 308	21	3 531 354	285 585	195 752	411 950	-	43 124	378 674	305 789	290 827	447	11 713
2021	9 590	946	30	3 705 952	289 979	177 371	501 371	2 473	40 818	318 261	244 451	369 705	213	23 350
2020: Nov	9 992	1 483	21	3 525 137	291 177	177 177	420 309	-	42 736	368 852	298 896	287 702	449	10 923
Dec	9 518	1 308	21	3 531 354	285 585	195 752	411 950	-	43 124	378 674	305 789	290 827	447	11 713
2021: Jan	8 240	1 351	22	3 539 547	300 266	206 907	411 389	-	40 067	362 649	282 655	306 510	402	12 777
Feb	8 991	1 282	35	3 574 629	297 512	209 519	414 384	-	39 653	345 909	271 235	306 223	348	15 101
Mar	8 469	1 286	388	3 541 708	312 579	161 583	416 397	1	38 374	339 009	264 761	299 624	251	12 986
Apr	7 693	1 276	31	3 545 140	280 732	161 908	427 314	-	38 572	334 735	262 327	329 117	339	12 212
May	8 195	1 248	31	3 557 139	303 060	165 493	452 017	-	35 997	350 150	284 673	327 510	339	11 432
Jun	8 122	1 364	31	3 557 926	308 146	164 564	466 012	-	37 251	330 295	259 232	328 649	294	12 436
Jul	7 836	1 521	31	3 593 272	310 381	168 645	470 635	-	37 713	330 594	258 910	329 755	253	10 480
Aug	8 245	1 311	367	3 613 079	316 999	170 601	459 937	-	39 030	336 748	262 248	329 244	253	10 735
Sep	8 124	1 666	30	3 611 504	314 869	174 924	458 832	-	39 183	322 155	253 376	345 511	253	17 601
Oct	8 971	1 608	30	3 632 939	303 202	173 172	479 537	2 502	40 515	307 988	247 187	349 785	216	16 030
Nov	9 517	2 845	55	3 691 097	298 633	177 827	496 419	2 495	41 137	311 386	261 476	349 659	213	21 262
Dec	9 590	946	30	3 705 952	289 979	177 371	501 371	2 473	40 818	318 261	244 451	369 705	213	23 350

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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.

5 Including South African National Roads Agency SOC Ltd (SANRAL) as from October 2021. SANRAL has been reclassified from Public Non-Financial Corporations to the General government sector.

Banks and Mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2021/02	2021/03	2021/04	2021/02	2021/03	2021/04	2021/02	2021/03	2021/04	2021/02	2021/03	2021/04
Passenger cars:												
New	130 922	132 238	135 829	1 773	1 786	1 890	79	72	64	132 774	134 096	137 783
Used	177 492	178 587	179 967	660	637	578	2	3	3	178 154	179 227	180 548
Minibuses	5 863	5 908	6 366	108	108	113	0	0	0	5 972	6 017	6 479
Trucks and other land transport equipment	81 610	83 966	86 870	3 096	3 259	3 369	517	520	502	85 223	87 745	90 741
Aircraft, ships and boats	1 036	1 082	1 074	0	0	0	0	0	0	1 036	1 082	1 074
Agricultural machinery and equipment	14 499	14 549	15 242	120	137	137	1	1	1	14 620	14 687	15 380
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	5	4	6	-	-	-	0	0	0	6	4	6
Industrial, commercial and office equipment	23 454	23 761	23 942	1 254	1 179	1 112	443	455	462	25 150	25 395	25 516
Other goods	21 665	23 284	24 478	2 263	2 175	2 137	-	-	-	23 928	25 459	26 615
All goods	456 546	463 379	473 774	9 275	9 282	9 336	1 042	1 051	1 033	466 862	473 712	484 144
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2021/02	2021/03	2021/04	2021/02	2021/03	2021/04	2021/02	2021/03	2021/04	2021/02	2021/03	2021/04
Instalment sale balances	315 457	318 396	324 288	141 089	144 983	149 486	456 546	463 379	473 774	466 862	473 712	484 144
Leasing balances	1 242	1 242	1 111	9 075	9 090	9 259	10 317	10 332	10 369	10 317	10 332	10 369

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1 Unearned finance charges excluded.

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

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

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	Fixed-rate agreements % (1181M)	Adjustable rate agreements % (1182M)	Instalment sale transactions Rm (1183M)	Leasing transactions Rm (1184M)	Total Rm (1185M)
2020: 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	13.19	9.27	16 212	302	16 514
2021: Jan	13.14	9.26	12 274	183	12 457
Feb	13.09	9.27	15 119	382	15 501
Mar	13.07	9.27	17 025	275	17 300
Apr	13.03	9.28	14 611	336	14 947
May	12.98	9.27	16 490	377	16 867
Jun	12.96	9.27	15 875	472	16 347
Jul	12.92	9.25	14 506	440	14 946
Aug	12.88	9.25	16 452	367	16 819
Sep	12.85	9.27	17 813	324	18 136
Oct	12.82	9.30	17 567	455	18 022
Nov	12.78	9.44	17 402	384	17 787
Dec	12.75	9.42	16 747	443	17 190

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)
2016	205 520	501 099	-	1 809	62 045	3 892	15 840	497 697	497 164
2017	177 146	488 424	-	3 400	53 473	3 814	16 765	526 914	526 460
2018	200 960	559 414	-	2 646	62 745	3 857	18 400	507 930	507 292
2019	216 065	537 918	-	-	77 146	3 656	370	613 126	612 566
2020	199 248	579 903	-	-	62 849	4 331	106	625 625	624 428
2021	240 154	652 208	-	-	57 868	4 200	19	668 199	667 246
2018: Nov	195 824	554 961	-	6 017	60 886	4 350	16 660	512 190	511 568
Dec	200 960	559 414	-	2 646	62 745	3 857	18 400	507 930	507 292
2019: Jan	200 557	577 124	-	2 144	59 804	3 442	9 824	511 653	511 045
Feb	209 995	575 544	-	5 528	63 187	3 395	9 861	521 260	520 557
Mar	212 454	571 207	-	3 358	69 013	3 359	2 570	519 391	518 745
Apr	217 260	569 028	-	-	66 890	3 280	2 601	532 621	531 941
May	213 776	575 090	-	-	66 102	3 523	2 462	542 863	542 200
Jun	213 216	573 525	-	-	65 624	5 755	2 870	541 103	540 441
Jul	240 762	580 686	-	-	58 805	5 848	795	546 815	546 202
Aug	244 454	585 203	-	-	64 090	5 259	809	551 319	550 750
Sep	241 509	590 002	-	-	74 363	5 121	764	542 174	541 584
Oct	233 848	595 991	-	-	77 292	4 805	748	551 772	551 246
Nov	229 123	547 217	-	-	76 668	4 242	743	610 283	609 748
Dec	216 065	537 918	-	-	77 146	3 656	370	613 126	612 566
2020: Jan	219 691	529 983	-	-	79 228	4 080	357	624 131	623 583
Feb	242 018	522 248	-	-	79 669	4 671	295	622 216	621 711
Mar	234 199	522 149	-	-	87 836	4 562	258	627 526	626 739
Apr	227 734	507 671	-	-	92 653	4 796	241	621 431	620 632
May	218 099	521 657	-	-	89 887	4 461	215	610 456	609 655
Jun	223 927	536 205	-	-	90 304	6 956	251	616 838	615 919
Jul	222 025	541 090	-	-	94 653	6 780	145	628 094	627 252
Aug	221 172	551 366	-	-	94 470	6 225	180	625 210	623 611
Sep	213 725	573 486	-	-	87 686	6 087	179	630 472	629 704
Oct	209 981	560 729	-	-	76 526	5 656	120	626 403	625 722
Nov	207 622	593 344	-	-	69 012	5 239	122	607 148	605 554
Dec	199 248	579 903	-	-	62 849	4 331	106	625 625	624 428
2021: Jan	194 734	579 396	-	-	58 727	4 085	103	614 517	613 383
Feb	201 043	569 274	-	-	54 769	4 661	86	607 123	606 584
Mar	197 789	592 325	-	-	56 924	4 457	94	613 014	612 435
Apr	197 268	601 605	-	-	56 163	4 185	68	615 167	614 528
May	200 568	591 497	-	-	53 960	3 950	103	621 673	620 912
Jun	198 617	609 114	-	-	54 888	5 774	85	637 753	636 948
Jul	203 347	607 182	-	-	55 184	5 494	101	636 140	635 438
Aug	202 441	614 907	-	-	55 241	5 660	71	627 829	627 069
Sep	201 516	616 646	-	-	54 933	5 100	87	639 041	638 307
Oct	209 477	622 865	-	-	55 342	4 910	19	648 089	647 381
Nov	247 998	640 029	-	-	58 367	4 713	18	659 002	658 158
Dec	240 154	652 208	-	-	57 868	4 200	19	668 199	667 246

KB113

1 Bankers' acceptances are no longer issued or traded with the last BA maturing on 13 September 2013.

2 Including amounts related to revocable undrawn facilities as from April 2010.

Banks

Credit cards, cheques and electronic transactions

Millions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period ¹			Cheques processed during the period by the automated clearing bureau ²			Electronic fund transfers processed during the period ³		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
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
2021	645.532	382 225	382 225	0.002	24	-	1 882.450	13 987 545	13 987 545
2018: Nov.....	55.039	33 774	32 153	0.271	5 969	5 552	123.090	992 838	924 448
Dec.....	56.913	33 606	30 746	0.233	5 840	5 976	121.892	949 851	931 379
2019: Jan	52.679	30 245	31 034	0.238	5 148	5 872	105.409	884 621	985 109
Feb.....	49.521	28 156	31 226	0.250	5 438	5 449	131.836	960 040	1 008 493
Mar.....	53.745	31 422	31 500	0.229	5 438	5 635	135.101	1 000 401	1 007 062
Apr.....	54.736	31 778	32 302	0.208	5 384	5 795	163.398	1 040 258	1 083 909
May.....	55.008	30 608	31 370	0.246	5 664	5 416	136.926	1 039 490	1 015 811
Jun.....	52.863	31 276	32 554	0.203	4 943	5 530	104.481	948 657	1 011 754
Jul.....	58.592	34 079	33 448	0.216	5 547	5 004	139.783	1 088 562	1 028 813
Aug.....	57.590	33 428	33 491	0.217	5 195	4 914	164.987	1 096 061	1 069 105
Sep.....	56.351	32 723	33 324	0.185	4 776	4 934	107.753	985 171	1 002 807
Oct.....	60.996	35 439	34 086	0.200	5 073	4 526	139.948	1 106 071	1 038 061
Nov.....	60.974	36 185	34 237	0.187	4 581	4 377	164.764	1 091 870	1 041 647
Dec.....	62.642	37 419	34 184	0.150	4 044	3 781	140.303	1 096 609	1 045 239
2020: Jan	57.916	33 303	34 374	0.145	3 483	4 260	133.218	979 005	1 084 713
Feb.....	56.154	31 757	34 089	0.170	3 937	3 707	136.671	1 024 638	1 063 881
Mar.....	55.414	31 289	30 916	0.154	3 589	3 486	137.869	1 073 230	1 062 860
Apr.....	22.028	13 164	14 273	0.032	1 177	1 849	100.234	753 474	799 699
May.....	33.810	20 838	22 392	0.056	662	1 099	127.965	843 373	878 587
Jun.....	41.198	25 219	25 326	0.104	1 020	699	139.517	948 491	945 121
Jul.....	43.770	25 660	25 597	0.111	1 119	862	150.972	1 061 061	1 002 792
Aug.....	45.966	27 373	28 059	0.088	942	956	138.567	1 039 702	1 062 140
Sep.....	50.229	29 877	29 466	0.088	842	561	143.952	1 089 220	1 077 419
Oct.....	53.040	30 405	29 356	0.075	743	609	165.556	1 157 515	1 100 262
Nov.....	53.167	31 377	30 143	0.061	653	526	151.307	1 130 244	1 108 081
Dec.....	57.612	34 283	30 554	0.052	629	180	162.961	1 222 327	1 136 727
2021: Jan	45.689	26 452	27 978	0.002	24	-	140.783	961 517	1 126 788
Feb.....	47.963	27 507	30 866	-	-	-	138.681	1 077 216	1 135 802
Mar.....	56.700	32 523	31 209	-	-	-	162.363	1 215 584	1 172 578
Apr.....	53.065	30 084	31 048	-	-	-	165.229	1 130 048	1 159 051
May.....	54.467	31 211	32 796	-	-	-	145.264	1 154 861	1 207 758
Jun.....	53.761	30 126	30 308	-	-	-	146.774	1 147 292	1 150 414
Jul.....	47.031	28 684	28 504	-	-	-	150.375	1 156 753	1 119 479
Aug.....	53.992	31 780	32 090	-	-	-	148.678	1 157 163	1 150 698
Sep.....	55.444	33 021	33 024	-	-	-	155.191	1 205 291	1 189 694
Oct.....	57.265	34 552	34 083	-	-	-	182.437	1 209 502	1 190 664
Nov.....	60.206	38 378	35 886	-	-	-	170.200	1 259 555	1 182 671
Dec.....	59.949	37 907	34 432	-	-	-	176.475	1 312 762	1 201 948

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1 The acquisition of a store card book by a major bank amplified credit card advances in November 2012.

2 Includes all interbank and selected intrabank cheques processed by the automated clearing bureau up to December 2020. The South African Reserve Bank, Financial Sector Conduct Authority, Payments Association of South Africa and the Banking Association South African jointly announced the discontinuation of the acceptance of paper cheques, effective from 31 December 2020 with the last run-over reported in January 2021.

3 Including all electronic transfers, such as electronic salary payments, and all debit and credit transactions settled among banks, excluding intrabank transactions. Real time clearing transactions and early debit order collections included from January 2010. However, from 31 October 2021 early debit orders were discontinued with its payment collection streams reaching full closure in June 2022.

Banks

Liquid assets and cash reserves¹

R millions

Period	Liquid assets									Cash reserves ⁷	
	Banknotes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB ² (1242M)	Treasury bills (1244M)	Government 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)
2016	28 495	1 583	713	188 896	226 225	2 173	-	448 085	209 464	3 520 671	88 017
2017	28 394	1 442	759	220 871	228 072	982	-	480 521	215 757	3 802 884	95 072
2018	29 239	1 463	644	250 340	261 939	1 048	-	544 673	228 695	4 037 483	100 937
2019	29 117	1 825	327	272 930	331 750	1 436	-	637 385	249 508	4 412 965	110 324
2020	28 951	2 936	306	263 239	487 069	2 347	-	784 848	277 675	4 676 769	116 919
2021	27 165	2 043	253	265 910	576 260	2 034	-	873 666	286 679	4 902 141	122 554
2018: Nov	32 366	906	509	262 478	281 607	1 312	-	579 179	236 138	4 169 776	104 244
Dec	32 651	848	426	258 223	275 042	1 381	-	568 570	237 346	4 199 301	104 983
2019: Jan	28 485	1 464	248	260 118	275 756	1 151	-	567 222	238 351	4 219 114	105 478
Feb	28 414	1 114	309	251 312	293 525	1 913	-	576 586	239 456	4 242 948	106 074
Mar	28 414	1 304	249	252 289	311 479	1 188	-	594 923	242 165	4 284 692	107 117
Apr	30 148	1 186	413	266 134	309 275	1 416	-	608 573	244 950	4 343 206	108 580
May	28 189	3 890	274	277 619	320 061	1 277	-	631 309	248 147	4 387 919	109 698
Jun	28 377	1 781	301	284 951	318 831	1 466	-	635 707	250 315	4 406 545	110 164
Jul	27 832	1 669	421	284 836	337 473	1 348	-	653 578	251 808	4 428 528	110 713
Aug	27 281	1 707	355	282 208	347 763	1 546	-	660 861	253 919	4 458 227	111 456
Sep	29 487	2 273	240	285 890	356 595	1 644	-	676 130	254 997	4 489 044	112 226
Oct	27 464	1 989	376	287 255	365 103	1 695	-	683 882	256 725	4 527 256	113 181
Nov	33 064	1 777	366	276 829	374 325	1 281	-	687 641	256 753	4 572 296	114 307
Dec	32 248	1 751	374	265 721	370 811	1 305	-	672 211	256 511	4 595 801	114 895
2020: Jan	30 788	2 741	260	255 194	375 651	1 408	-	666 042	256 187	4 585 653	114 641
Feb	27 712	3 686	295	243 987	379 335	1 404	-	656 420	258 430	4 572 943	114 324
Mar	26 813	4 923	451	259 155	407 010	2 882	-	701 234	268 238	4 598 427	114 961
Apr	27 005	2 734	324	273 126	425 788	4 737	-	733 713	277 624	4 628 088	115 702
May	27 312	2 301	175	281 596	459 206	6 197	-	776 788	284 140	4 667 347	116 684
Jun	28 519	2 783	182	274 784	514 746	2 281	-	823 294	283 840	4 689 789	117 245
Jul	28 366	1 762	223	275 547	543 133	4 225	-	853 255	283 570	4 714 061	117 852
Aug	30 248	3 198	198	267 236	541 082	3 794	-	845 756	284 314	4 720 863	118 022
Sep	31 554	3 907	150	267 394	530 324	1 081	-	834 411	283 887	4 713 040	117 826
Oct	28 882	2 431	730	254 995	540 772	48	-	827 857	283 714	4 726 079	118 152
Nov	30 159	2 289	343	250 428	552 481	43	-	835 744	283 709	4 741 592	118 540
Dec	30 053	2 477	341	255 425	575 302	59	-	863 657	284 442	4 763 353	119 084
2021: Jan	26 978	1 759	350	259 471	572 076	51	-	860 686	285 226	4 783 150	119 579
Feb	28 691	1 377	207	256 841	558 655	738	-	846 509	285 534	4 807 614	120 190
Mar	29 094	1 457	216	260 915	539 848	6 595	-	838 123	284 277	4 817 135	120 428
Apr	27 499	1 776	306	271 745	540 541	5 108	-	846 975	283 044	4 828 711	120 718
May	25 745	2 095	212	258 423	573 364	1 708	-	861 546	282 786	4 837 039	120 926
Jun	25 488	2 463	249	251 911	579 045	1 061	-	860 216	283 822	4 867 630	121 691
Jul	26 152	2 622	138	250 396	570 071	11	-	849 390	285 172	4 892 490	122 312
Aug	25 870	2 535	236	256 719	576 348	1 152	-	862 859	286 469	4 918 170	122 954
Sep	27 362	1 972	299	271 096	577 918	844	-	879 491	288 111	4 949 362	123 734
Oct	25 633	1 987	171	273 554	587 420	3 497	-	892 261	289 371	4 987 573	124 689
Nov	29 047	2 356	372	288 249	607 609	2 305	-	929 937	292 294	5 045 469	126 137
Dec	28 419	2 120	282	291 604	632 228	1 342	-	955 994	294 046	5 091 347	127 284

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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 212% of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001 only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.

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

Mutual banks¹ and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities ³	Deposits ²
	Transmission	Savings	Other short and medium term	Long term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
2019	2	112	809	1 586	2 509	76	2 585	568	121	3 274	5 116
2020	2	105	768	1 714	2 589	66	2 655	662	114	3 431	7 636
2021	20	133	683	1 599	2 435	64	2 496	688	104	3 288	7 692
2020: Dec	2	105	768	1 714	2 589	66	2 655	662	114	3 431	7 636
2021: Jan	2	109	766	1 694	2 571	65	2 636	656	116	3 409	7 986
Feb	3	127	704	1 724	2 558	63	2 620	645	117	3 382	7 210
Mar	3	129	662	1 747	2 542	65	2 607	637	116	3 361	7 392
Apr	3	141	617	1 784	2 545	64	2 608	632	117	3 358	8 815
May	3	132	604	1 755	2 495	64	2 558	659	111	3 329	7 582
Jun	3	154	597	1 727	2 479	63	2 543	655	105	3 303	7 589
Jul	3	192	598	1 706	2 500	66	2 566	662	119	3 348	7 597
Aug	5	142	621	1 671	2 439	66	2 504	665	111	3 280	7 558
Sep	9	118	644	1 640	2 411	64	2 475	664	131	3 270	7 282
Oct	10	139	678	1 637	2 464	61	2 525	665	130	3 320	8 080
Nov	13	118	677	1 626	2 434	65	2 498	665	129	3 292	8 182
Dec	20	133	683	1 599	2 435	64	2 496	688	104	3 288	7 692

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1 Mutual building societies until December 1993.

2 Deposits include transactional and savings accounts.

3 Following curatorship, VBS mutual bank data remained constant from March to December 2018 and was excluded from all monetary sector statistics as from January 2019.

Mutual banks¹ and the Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets ²	Claims on the private sector
	Mortgage advances	Other advances	Bankers' acceptances	Stocks and shares	Treasury bills	Government stock and other	Central bank money and gold	Deposits with banks	Land Bank bills and promissory notes			
(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1232M)	(1227M)	(1228M)	(1229M)	(1231M)	(1230M)	
2019	932	794	-	233	211	-	462	185	-	458	3 274	5 116
2020	934	748	-	133	579	-	320	236	-	483	3 431	7 636
2021	1 015	709	-	266	488	-	185	196	-	430	3 288	7 692
2020: Dec	934	748	-	133	579	-	320	236	-	483	3 431	7 636
2021: Jan	924	737	-	147	571	-	309	241	-	479	3 409	7 986
Feb	933	752	-	136	668	-	212	211	-	470	3 382	7 210
Mar	940	803	-	140	611	-	235	207	-	425	3 361	7 392
Apr	938	817	-	122	645	-	211	212	-	414	3 358	8 815
May	964	820	-	122	644	-	191	178	-	409	3 329	7 582
Jun	963	823	-	99	562	-	240	207	-	408	3 303	7 589
Jul	966	839	-	96	639	-	216	180	-	411	3 348	7 597
Aug	981	847	-	93	645	-	132	174	-	408	3 280	7 558
Sep	999	852	-	97	593	-	146	168	-	414	3 270	7 282
Oct	1 009	661	-	293	577	-	171	192	-	417	3 320	8 080
Nov	1 026	663	-	286	535	-	173	196	-	413	3 292	8 182
Dec	1 015	709	-	266	488	-	185	196	-	430	3 288	7 692

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1 Mutual building societies until December 1993.

2 Following curatorship, VBS mutual bank data remained constant from March to December 2018 and was excluded from all monetary sector statistics as from January 2019.

Land and Agricultural Development Bank of South Africa

Liabilities

R millions

End of	Deposits (1273M)	Loans and other funding ¹		Land Bank bills (1275M)	Land Bank promissory notes ² (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278M)	Other liabilities (1279M)	Total liabilities (1280M)
		Domestic sector (1274M)	Foreign sector (1281M)						
2016	694	1 412	1 000	905	31 418	-	5 132	-	40 562
2017	717	515	909	1 327	36 825	-	5 306	962	46 561
2018	647	1 451	908	1 327	38 799	-	5 629	-	48 762
2019	760	1 036	817	1 427	39 799	-	5 690	-	49 529
2020	528	1 686	1 026	1 427	35 832	-	4 160	-	44 659
2021	372	917	935	1 017	26 218	-	1 610	-	31 070
2018: Nov.....	627	163	908	1 327	39 110	-	5 592	-	47 728
Dec.....	647	1 451	908	1 327	38 799	-	5 629	-	48 762
2019: Jan	669	1 651	908	1 327	38 387	-	5 670	-	48 613
Feb.....	695	1 151	863	1 327	39 584	-	5 658	-	49 278
Mar.....	699	149	863	1 577	40 368	-	5 759	-	49 414
Apr.....	791	140	863	1 577	42 084	-	5 780	-	51 235
May.....	807	140	863	1 577	41 519	-	5 704	-	50 610
Jun.....	787	140	863	1 527	42 262	-	5 647	-	51 226
Jul.....	772	131	863	1 527	42 176	-	5 579	-	51 048
Aug.....	772	131	863	1 527	43 363	-	5 519	-	52 175
Sep.....	781	136	817	1 427	43 127	-	5 745	-	52 034
Oct.....	739	136	817	1 427	42 848	-	5 708	-	51 676
Nov.....	760	136	817	1 427	40 112	-	5 672	-	48 924
Dec.....	760	1 036	817	1 427	39 799	-	5 690	-	49 529
2020: Jan	791	1 781	817	1 427	38 132	-	5 644	-	48 593
Feb.....	833	1 681	1 072	1 427	36 327	-	5 649	-	46 989
Mar.....	781	1 686	1 072	1 427	36 598	-	5 689	-	47 254
Apr.....	779	1 686	1 072	1 427	35 902	-	5 733	-	46 600
May.....	622	1 686	1 072	1 427	36 379	-	5 025	-	46 212
Jun.....	612	1 686	1 072	1 427	36 379	-	3 375	-	44 551
Jul.....	742	1 686	1 072	1 427	36 204	-	3 172	-	44 303
Aug.....	714	1 686	1 026	1 427	36 204	-	2 868	-	43 925
Sep.....	701	1 686	1 026	1 427	35 864	-	5 094	-	45 799
Oct.....	722	1 686	1 026	1 427	35 864	-	4 551	-	45 277
Nov.....	720	1 686	1 026	1 427	35 832	-	4 350	-	45 041
Dec.....	528	1 686	1 026	1 427	35 832	-	4 160	-	44 659
2021: Jan	520	1 686	1 026	1 427	35 832	-	4 842	-	45 333
Feb.....	517	1 484	981	1 256	32 084	-	4 759	-	41 081
Mar.....	517	1 484	981	1 256	31 744	-	3 378	-	39 359
Apr.....	429	1 132	981	1 256	31 744	-	3 548	-	39 090
May.....	426	1 132	981	1 256	31 744	-	3 559	-	39 097
Jun.....	416	1 132	981	1 256	31 744	-	3 670	-	39 199
Jul.....	409	1 019	981	1 130	30 401	-	3 619	-	37 559
Aug.....	399	1 019	935	1 130	30 206	-	4 062	-	37 752
Sep.....	394	1 019	935	1 130	28 648	-	4 011	-	36 137
Oct.....	392	917	824	1 017	26 096	-	1 689	-	30 934
Nov.....	392	917	824	1 017	26 096	-	1 839	-	31 084
Dec.....	372	917	935	1 017	26 218	-	1 610	-	31 070

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1 Includes short-term overnight loan facilities and call bonds.

2 Includes similar acknowledgement of debt, such as floating rate notes.

Land and Agricultural Development Bank of South Africa

Assets

R millions

End of	Loans and advances								Total loans and advances (1298M)	Other assets (1299M)	Total assets (1300M)	Cash credit advances, seasonally adjusted (1301M)
	Short term			Long term								
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)					
	Individuals (1290M)	Co- operatives ¹ (1291M)	Total (1293M)	Individuals (1294M)	Co- operatives (1295M)							
2016	1 348	23 355	24 703	7 600	6 241	1 583	15 424	40 127	435	40 562	24 861	
2017	823	25 499	26 322	8 298	6 257	1 728	16 282	42 605	3 957	46 561	26 423	
2018	522	26 357	26 880	8 577	8 348	1 747	18 672	45 552	3 210	48 762	26 928	
2019	508	25 827	26 335	8 405	8 180	1 712	18 297	44 631	4 898	49 529	26 610	
2020	649	22 118	22 768	7 198	7 005	1 466	15 669	38 437	6 222	44 659	23 086	
2021	1 098	15 237	16 335	4 959	4 826	1 010	10 795	27 130	3 940	31 070	16 714	
2018: Nov.....	517	25 629	26 146	8 340	8 117	1 699	18 156	44 302	3 425	47 728	26 553	
Dec.....	522	26 357	26 880	8 577	8 348	1 747	18 672	45 552	3 210	48 762	26 928	
2019: Jan	520	26 225	26 745	8 534	8 306	1 738	18 579	45 324	3 289	48 613	26 766	
Feb.....	529	27 042	27 571	8 800	8 565	1 792	19 157	46 728	2 550	49 278	27 152	
Mar.....	511	26 164	26 675	8 514	8 287	1 734	18 535	45 210	4 204	49 414	26 086	
Apr.....	517	26 288	26 805	8 555	8 326	1 742	18 623	45 428	5 808	51 235	26 044	
May.....	516	26 241	26 757	8 540	8 311	1 739	18 590	45 348	5 263	50 610	26 135	
Jun.....	507	25 789	26 296	8 392	8 168	1 709	18 270	44 566	6 660	51 226	25 865	
Jul.....	494	25 110	25 604	8 171	7 953	1 664	17 789	43 393	7 655	51 048	26 010	
Aug.....	492	25 001	25 492	8 136	7 918	1 657	17 711	43 204	8 971	52 175	26 097	
Sep.....	494	25 129	25 623	8 178	7 959	1 666	17 802	43 425	8 609	52 034	26 208	
Oct.....	493	25 040	25 533	8 149	7 931	1 660	17 739	43 272	8 404	51 676	26 134	
Nov.....	500	25 404	25 903	8 267	8 046	1 684	17 997	43 900	5 024	48 924	26 233	
Dec.....	508	25 827	26 335	8 405	8 180	1 712	18 297	44 631	4 898	49 529	26 610	
2020: Jan	508	25 923	26 430	8 400	8 175	1 711	18 285	44 716	3 877	48 593	26 420	
Feb.....	512	26 020	26 532	8 468	8 241	1 725	18 434	44 966	2 023	46 989	26 124	
Mar.....	518	26 349	26 867	8 575	8 345	1 746	18 667	45 534	1 721	47 254	26 289	
Apr.....	530	26 457	26 986	8 610	8 379	1 754	18 743	45 729	871	46 600	26 230	
May.....	520	25 963	26 483	8 449	8 223	1 721	18 393	44 876	1 336	46 212	25 888	
Jun.....	505	25 189	25 694	8 197	7 978	1 670	17 845	43 538	1 013	44 551	25 264	
Jul.....	491	24 490	24 981	7 970	7 756	1 623	17 349	42 331	1 973	44 303	25 435	
Aug.....	483	24 080	24 563	7 836	7 627	1 596	17 059	41 622	2 303	43 925	25 128	
Sep.....	526	26 283	26 809	8 553	8 324	1 742	18 619	45 428	371	45 799	27 348	
Oct.....	494	23 305	23 799	7 584	7 381	1 545	16 510	40 309	4 968	45 277	24 385	
Nov.....	664	22 884	23 548	7 447	7 248	1 517	16 212	39 760	5 281	45 041	23 861	
Dec.....	649	22 118	22 768	7 198	7 005	1 466	15 669	38 437	6 222	44 659	23 086	
2021: Jan	980	21 785	22 765	7 089	6 900	1 444	15 433	38 199	7 135	45 333	22 746	
Feb.....	1 102	21 536	22 638	7 008	6 821	1 427	15 257	37 894	3 186	41 081	22 247	
Mar.....	1 186	21 073	22 259	6 858	6 674	1 397	14 928	37 187	2 172	39 359	21 696	
Apr.....	1 160	20 300	21 460	6 606	6 430	1 346	14 381	35 841	3 248	39 090	20 719	
May.....	1 154	19 988	21 142	6 505	6 331	1 325	14 160	35 302	3 796	39 097	20 577	
Jun.....	1 144	19 621	20 765	6 385	6 214	1 300	13 900	34 665	4 533	39 199	20 336	
Jul.....	1 156	17 795	18 952	5 791	5 636	1 179	12 607	31 558	6 000	37 559	19 419	
Aug.....	1 148	17 527	18 675	5 704	5 551	1 162	12 416	31 091	6 661	37 752	19 202	
Sep.....	1 140	16 977	18 117	5 525	5 377	1 125	12 027	30 144	5 993	36 137	18 625	
Oct.....	1 131	16 847	17 978	5 483	5 336	1 117	11 935	29 914	1 020	30 934	18 515	
Nov.....	1 118	16 164	17 282	5 260	5 120	1 071	11 451	28 734	2 350	31 084	17 573	
Dec.....	1 098	15 237	16 335	4 959	4 826	1 010	10 795	27 130	3 940	31 070	16 714	

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1 Including control boards.

Monetary sector¹

Liabilities

R millions

End of	Banknotes and coin ² (1312M)	Deposits of domestic private sector, local authorities and public enterprises and/or corporations ³						
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	Total (1320M)
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	949 157	1 100 651	340 756	270 789	688 792	628 889	3 979 034
2021	144 403	1 006 975	1 165 587	406 864	299 868	645 180	684 898	4 209 371
2018: Nov	121 884	745 970	893 431	262 083	250 378	617 643	652 731	3 422 235
Dec	124 946	764 219	888 922	262 384	256 532	598 083	650 685	3 420 824
2019: Jan	113 551	740 703	875 470	256 713	260 185	601 863	675 124	3 410 058
Feb	114 536	733 554	874 255	256 936	240 837	617 701	694 009	3 417 292
Mar	119 614	767 248	895 748	258 390	253 665	621 797	714 636	3 511 483
Apr	118 014	748 608	912 700	263 309	292 121	611 809	733 736	3 562 282
May	118 870	736 863	911 061	267 810	285 784	611 539	773 625	3 586 682
Jun	120 335	764 463	906 239	266 715	247 109	599 664	788 326	3 572 516
Jul	117 193	763 288	919 062	270 463	259 621	635 522	781 471	3 629 427
Aug	125 103	764 831	930 459	276 743	248 933	636 180	795 822	3 652 967
Sep	122 278	777 477	934 818	276 874	238 777	642 719	774 493	3 645 157
Oct	119 372	764 934	945 248	282 614	234 131	651 159	780 628	3 658 715
Nov	130 944	789 892	918 445	289 727	218 710	685 183	773 976	3 675 933
Dec	127 072	788 044	920 164	288 566	245 247	665 354	729 286	3 636 661
2020: Jan	119 915	790 439	926 333	286 621	246 361	665 322	739 581	3 654 657
Feb	123 471	790 866	920 570	287 304	266 079	658 307	760 404	3 683 530
Mar	123 634	850 046	1 080 540	294 610	261 350	626 206	740 196	3 852 948
Apr	125 471	861 885	1 080 589	312 050	297 041	641 789	747 006	3 940 362
May	134 465	834 967	1 086 651	313 703	293 811	660 959	773 928	3 964 019
Jun	136 323	863 442	1 061 183	317 285	282 830	654 563	785 953	3 965 256
Jul	142 116	872 247	1 046 342	325 712	294 772	669 083	791 880	4 000 035
Aug	141 703	914 233	1 090 389	325 532	312 736	665 094	737 570	4 045 554
Sep	137 078	917 507	1 065 823	329 303	285 832	662 634	725 465	3 986 564
Oct	140 354	928 236	1 094 676	336 951	297 238	670 837	680 115	4 008 054
Nov	140 486	937 676	1 129 063	337 606	247 297	688 966	635 878	3 976 487
Dec	139 569	949 157	1 100 651	340 756	270 789	688 792	628 889	3 979 034
2021: Jan	137 589	930 551	1 120 988	339 465	276 423	672 578	642 314	3 982 321
Feb	134 992	928 610	1 132 869	336 217	274 501	638 243	646 450	3 956 890
Mar	130 999	968 307	1 149 837	339 308	248 477	631 762	651 907	3 989 598
Apr	132 554	957 066	1 106 817	357 334	314 174	597 098	683 029	4 015 517
May	132 975	949 116	1 149 608	365 316	280 829	569 639	725 703	4 040 212
Jun	130 597	927 133	1 127 650	368 259	254 063	568 958	730 040	3 976 102
Jul	138 775	953 548	1 119 699	386 728	303 610	587 696	731 872	4 083 154
Aug	136 228	974 483	1 167 144	388 999	289 818	583 517	743 768	4 147 729
Sep	136 100	990 979	1 163 580	393 754	281 536	594 494	728 598	4 152 942
Oct	141 365	976 178	1 141 302	394 783	308 818	588 177	730 284	4 139 541
Nov	143 068	1 020 954	1 190 459	404 248	278 779	621 729	719 436	4 235 604
Dec	144 403	1 006 975	1 165 587	406 864	299 868	645 180	684 898	4 209 371

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1 A consolidation of the balance sheets of institutions within the monetary sector, that is, the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called 'pooled funds' of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses, equity building societies and mutual building societies). Coin in circulation is included in this consolidation.

2 In circulation outside the monetary sector.

3 Deposits of the private non-monetary sector (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.

4 'Government' consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, Sapo and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

Monetary sector¹

Liabilities

R millions

Government deposits ⁴	Foreign liabilities			Capital and reserves			Other liabilities	Total liabilities	End of
	SARB and CPD	Other	Total	Domestic	Foreign	Total			
(1506M)	(1339M)	(1507M)	(1508M)	(1334M)	(1335M)	(1336M)	(1509M)	(1338M)	
392 868	11 270	483 332	494 602	342 033	26 734	368 767	787 383	5 200 167	2016
362 976	10 755	466 974	477 729	384 259	39 359	423 617	817 788	5 441 241	2017
420 071	13 211	541 084	554 294	388 104	46 477	434 581	953 876	5 908 593	2018
483 488	8 522	523 848	532 370	407 582	46 536	454 118	1 028 737	6 262 445	2019
593 554	13 484	573 585	587 069	416 190	51 929	468 120	1 146 063	6 913 408	2020
588 030	11 795	488 131	499 927	439 978	61 619	501 597	1 261 291	7 204 619	2021
410 385	11 910	505 941	517 851	379 865	45 310	425 174	930 086	5 827 616	2018: 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	6 988 222	Mar
480 457	17 313	773 160	790 473	398 713	48 856	447 569	1 337 780	7 122 112	Apr
486 070	15 336	690 638	705 974	398 998	48 785	447 783	1 298 247	7 036 558	May
514 470	9 297	672 861	682 158	397 176	48 213	445 389	1 274 188	7 017 783	Jun
574 981	16 299	669 129	685 428	397 414	50 419	447 832	1 270 248	7 120 642	Jul
529 614	13 837	629 037	642 874	400 818	49 890	450 709	1 260 600	7 071 054	Aug
548 113	10 485	618 140	628 625	404 987	50 656	455 643	1 244 106	7 000 129	Sep
562 658	18 604	596 406	615 010	410 338	52 502	462 839	1 204 713	6 993 628	Oct
593 988	14 494	571 324	585 818	411 927	52 329	464 256	1 173 152	6 934 187	Nov
593 554	13 484	573 585	587 069	416 190	51 929	468 120	1 146 063	6 913 408	Dec
606 494	17 709	535 391	553 100	420 486	54 225	474 710	1 181 562	6 935 776	2021: Jan
611 821	11 709	511 144	522 853	423 317	55 867	479 183	1 185 791	6 891 531	Feb
533 704	10 882	511 212	522 094	426 374	56 063	482 437	1 136 855	6 795 687	Mar
511 185	14 090	479 776	493 865	424 910	56 661	481 570	1 112 739	6 747 431	Apr
509 923	8 316	495 747	504 063	430 219	56 642	486 861	1 102 536	6 776 569	May
628 546	11 318	469 575	480 893	433 074	59 992	493 066	1 113 118	6 822 323	Jun
526 249	12 474	475 759	488 233	439 940	60 480	500 420	1 133 980	6 870 812	Jul
519 240	7 803	455 716	463 519	441 605	61 034	502 639	1 221 395	6 990 751	Aug
528 401	8 032	489 742	497 774	440 354	62 119	502 472	1 236 227	7 053 916	Sep
541 986	15 140	478 169	493 308	434 757	60 884	495 641	1 232 040	7 043 882	Oct
546 406	12 970	499 671	512 641	436 892	61 232	498 123	1 322 241	7 258 083	Nov
588 030	11 795	488 131	499 927	439 978	61 619	501 597	1 261 291	7 204 619	Dec

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1 A consolidation of the balance sheets of institutions within the monetary sector, that is, the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called 'pooled funds' of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses, equity building societies and mutual building societies). Coin in circulation is included in this consolidation.

2 In circulation outside the monetary sector.

3 Deposits of the private non-monetary sector (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.

4 'Government' consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, Sapo and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

Monetary sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector					
	Gold and foreign exchange			Long term ³	Total foreign assets	SARB	CPD ⁴	Land Bank	Other ⁵ monetary institutions	Total	Of which: Local authorities
	SARB ²	Other	Total								
(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)	
2016	647 824	484 224	1 132 048	103 501	1 235 549	1 290	-	40 127	3 210 853	3 252 270	15 747
2017	624 777	467 196	1 091 973	125 401	1 217 374	1 009	-	42 605	3 426 939	3 470 553	15 995
2018	742 333	520 404	1 262 737	89 879	1 352 616	1 009	456	45 552	3 602 252	3 649 269	17 699
2019	772 109	527 337	1 299 445	120 689	1 420 134	1 009	242	44 631	3 824 200	3 870 083	20 171
2020	807 615	755 944	1 563 559	225 782	1 789 341	1 009	99	38 437	3 968 145	4 007 690	19 478
2021	915 424	802 341	1 717 765	142 402	1 860 167	1 009	-	27 130	4 082 863	4 111 002	16 306
2018: 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	556 922	1 266 322	97 097	1 363 019	1 009	305	45 348	3 725 631	3 772 293	18 211
Jun	705 699	578 536	1 284 235	102 618	1 386 852	1 009	307	44 566	3 735 890	3 781 772	21 363
Jul	702 663	560 006	1 262 669	102 491	1 365 160	1 009	257	43 393	3 743 125	3 787 783	21 052
Aug	761 138	547 017	1 308 154	132 885	1 441 039	1 009	285	43 204	3 794 983	3 839 480	20 542
Sep	834 219	545 337	1 379 556	126 920	1 506 476	1 009	287	43 425	3 792 209	3 836 929	20 871
Oct	826 601	549 764	1 376 365	111 137	1 487 503	1 009	288	43 272	3 808 127	3 852 696	21 236
Nov	804 262	542 906	1 347 168	102 615	1 449 783	1 009	290	43 900	3 818 089	3 863 288	21 016
Dec	772 109	527 337	1 299 445	120 689	1 420 134	1 009	242	44 631	3 824 200	3 870 083	20 171
2020: Jan	814 047	575 497	1 389 544	114 005	1 503 549	1 009	243	44 716	3 825 424	3 871 392	20 110
Feb	850 515	623 856	1 474 372	157 371	1 631 742	1 009	-	44 966	3 861 781	3 907 756	20 167
Mar	937 616	762 740	1 700 356	270 545	1 970 901	1 009	-	45 534	3 986 973	4 033 515	20 225
Apr	956 972	761 092	1 718 063	274 087	1 992 151	1 009	-	45 729	3 992 320	4 039 057	20 093
May	922 735	729 709	1 652 444	236 965	1 889 409	1 009	-	44 876	3 962 657	4 008 542	20 081
Jun	906 785	763 146	1 669 931	227 076	1 897 007	1 009	99	43 538	3 950 470	3 995 117	19 904
Jul	982 221	781 872	1 764 093	227 244	1 991 337	1 009	99	42 331	3 938 907	3 982 346	20 025
Aug	931 216	802 470	1 733 686	210 798	1 944 484	1 009	100	41 622	3 945 343	3 988 073	20 094
Sep	916 395	782 295	1 698 690	207 207	1 905 897	1 009	98	45 428	3 910 066	3 956 602	20 482
Oct	872 086	780 312	1 652 398	211 065	1 863 464	1 009	99	40 309	3 936 249	3 977 665	20 126
Nov	821 088	765 949	1 587 036	220 187	1 807 224	1 009	99	39 760	3 952 887	3 993 755	20 254
Dec	807 615	755 944	1 563 559	225 782	1 789 341	1 009	99	38 437	3 968 145	4 007 690	19 478
2021: Jan	822 270	770 822	1 593 093	198 021	1 791 114	1 009	100	38 199	3 958 251	3 997 558	19 397
Feb	804 444	780 248	1 584 692	172 207	1 756 900	1 009	100	37 894	3 975 706	4 014 709	19 557
Mar	783 989	785 776	1 569 765	165 695	1 735 460	1 009	-	37 187	3 935 284	3 973 480	18 589
Apr	772 455	744 585	1 517 040	161 378	1 678 418	1 009	-	35 841	3 935 484	3 972 334	16 382
May	745 490	763 557	1 509 047	178 613	1 687 660	1 009	-	35 302	3 959 619	3 995 930	16 612
Jun	778 403	794 876	1 573 279	149 695	1 722 975	1 009	-	34 665	3 942 114	3 977 788	15 526
Jul	792 482	787 796	1 580 278	154 967	1 735 245	1 009	-	31 558	3 976 738	4 009 305	15 937
Aug	849 252	808 124	1 657 376	155 587	1 812 963	1 009	-	31 091	4 004 304	4 036 404	16 025
Sep	865 055	844 942	1 709 998	139 175	1 849 173	1 009	-	30 144	3 988 684	4 019 837	16 707
Oct	874 790	801 931	1 676 721	134 216	1 810 937	1 009	-	29 914	3 998 187	4 029 109	16 559
Nov	923 662	803 889	1 727 551	160 081	1 887 632	1 009	-	28 734	4 062 193	4 091 936	16 691
Dec	915 424	802 341	1 717 765	142 402	1 860 167	1 009	-	27 130	4 082 863	4 111 002	16 306

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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 sector¹

Assets

R millions

Claims on the government sector				Total claims on the government sector ³	Other assets	Total assets	End of
Credit			Total				
SARB ⁶	CPD ⁷	Other ⁵ monetary institutions		Total	(1359M)	(1513M)	(1358M)
(1350M)	(1351M)	(1352M)	(1353M)	(1359M)	(1513M)	(1358M)	
7 766	56 530	513 155	577 451	577 451	134 896	5 200 167	2016
7 976	39 984	573 133	621 093	621 093	132 221	5 441 241	2017
7 947	44 274	655 889	708 110	708 110	198 598	5 908 593	2018
8 103	29 063	730 513	767 678	767 678	204 550	6 262 445	2019
41 844	15 393	841 874	899 111	899 111	217 266	6 913 408	2020
41 350	81	940 346	981 777	981 777	251 674	7 204 619	2021
7 918	50 108	660 312	718 339	718 339	194 804	5 827 616	2018: Nov
7 947	44 274	655 889	708 110	708 110	198 598	5 908 593	Dec
8 087	30 564	649 367	688 018	688 018	218 355	5 866 234	2019: Jan
7 959	38 779	639 114	685 852	685 852	198 293	5 911 729	Feb
8 010	19 761	651 394	679 165	679 165	216 991	6 011 824	Mar
7 989	46 664	649 608	704 261	704 261	215 505	6 030 619	Apr
8 064	43 502	674 664	726 230	726 230	211 319	6 072 860	May
8 150	52 180	702 496	762 827	762 827	228 481	6 159 932	Jun
8 142	51 423	701 342	760 907	760 907	251 853	6 165 703	Jul
8 075	55 256	720 947	784 278	784 278	227 130	6 291 927	Aug
7 986	29 832	734 078	771 897	771 897	221 707	6 337 009	Sep
8 003	33 841	737 339	779 182	779 182	227 293	6 346 674	Oct
8 061	38 678	741 532	788 270	788 270	209 715	6 311 056	Nov
8 103	29 063	730 513	767 678	767 678	204 550	6 262 445	Dec
8 234	50 058	707 769	766 062	766 062	223 207	6 364 210	2020: Jan
8 142	57 016	692 132	757 290	757 290	244 954	6 541 742	Feb
9 222	25 486	711 973	746 682	746 682	237 124	6 988 222	Mar
20 644	59 445	764 741	844 829	844 829	246 075	7 122 112	Apr
30 830	65 167	807 652	903 649	903 649	234 959	7 036 558	May
35 890	64 926	811 003	911 819	911 819	213 841	7 017 783	Jun
38 383	74 666	806 557	919 606	919 606	227 353	7 120 642	Jul
38 737	56 070	815 597	910 404	910 404	228 093	7 071 054	Aug
39 372	39 341	824 797	903 511	903 511	234 119	7 000 129	Sep
39 783	58 197	830 149	928 129	928 129	224 371	6 993 628	Oct
41 086	48 989	830 388	920 463	920 463	212 746	6 934 187	Nov
41 844	15 393	841 874	899 111	899 111	217 266	6 913 408	Dec
42 133	22 696	858 373	923 203	923 203	223 901	6 935 776	2021: Jan
41 772	1 854	858 388	902 015	902 015	217 908	6 891 531	Feb
39 267	94	808 400	847 762	847 762	238 986	6 795 687	Mar
40 039	6 084	841 705	887 828	887 828	208 850	6 747 431	Apr
41 617	108	867 412	909 136	909 136	183 843	6 776 569	May
41 868	74	874 404	916 346	916 346	205 215	6 822 323	Jun
41 633	73	882 071	923 777	923 777	202 485	6 870 812	Jul
41 610	78	870 717	912 405	912 405	228 978	6 990 751	Aug
40 294	2 683	875 578	918 555	918 555	266 351	7 053 916	Sep
40 240	2 087	907 230	949 557	949 557	254 279	7 043 882	Oct
40 506	80	934 664	975 251	975 251	303 265	7 258 083	Nov
41 350	81	940 346	981 777	981 777	251 674	7 204 619	Dec

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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 institutions¹

R millions

End of	Credit extended to the domestic private sector										Memorandum items			
	Investments (1360M)	Bills discounted (1361M)	Loans and advances						Total credit extended to the private sector ⁴ (1347M)	Net credit extended to the government sector (1367M)	Total domestic credit extension ⁵ (1368M)	Claims on local authorities (1348M)	Loans granted under resale agreements (1502M)	Assets securitised ⁶ (1375M)
			Instalment sale credit (1362M)	Leasing finance ² (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total loans and advances ³ (1369M)	Of which: Households (1505M)						
2016	217 090	7 811	356 138	12 701	1 293 139	1 365 391	3 027 369	1 485 780	3 252 270	184 583	3 436 853	15 747	75 414	6 934
2017	277 878	8 898	375 568	12 160	1 348 064	1 447 984	3 183 777	1 542 829	3 470 553	258 117	3 728 670	15 995	62 072	2 189
2018	293 335	5 117	401 659	12 862	1 411 721	1 524 574	3 350 817	1 629 983	3 649 269	288 038	3 937 308	17 699	81 854	4 368
2019	326 973	7 477	433 006	12 211	1 499 933	1 590 482	3 535 632	1 734 977	3 870 083	284 190	4 154 273	20 171	76 505	1 963
2020	423 039	5 621	445 694	11 323	1 568 311	1 553 703	3 579 030	1 790 521	4 007 690	305 557	4 313 247	19 478	95 103	-
2021	360 353	8 152	473 754	10 369	1 651 515	1 606 859	3 742 497	1 880 968	4 111 002	393 747	4 504 749	16 306	135 165	-
2018: 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	-
2018: 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	-
2019: 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	-
2019: 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	-
2019: 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	-
2019: 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
2019: 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	-
2019: 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	-
2019: 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	-
2019: 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	-
2019: 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	-
2019: 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	-
2019: 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	-
2020: 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	-
2020: 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	-
2020: 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	-
2020: 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	-
2020: 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	-
2020: Jul	416 538	6 323	435 316	12 201	1 526 909	1 585 059	3 559 485	1 741 519	3 982 346	344 625	4 326 970	20 025	83 555	-
2020: Aug	412 476	5 978	435 386	12 152	1 533 504	1 588 577	3 569 619	1 749 443	3 988 073	380 790	4 368 864	20 094	85 698	-
2020: Sep	417 162	6 203	437 734	11 710	1 541 952	1 541 841	3 533 237	1 760 587	3 956 602	355 398	4 312 000	20 482	89 622	-
2020: Oct	408 450	6 111	438 693	11 465	1 548 422	1 564 525	3 563 104	1 768 214	3 977 665	365 472	4 343 137	20 126	91 037	-
2020: 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	-
2020: Dec	423 039	5 621	445 694	11 323	1 568 311	1 553 703	3 579 030	1 790 521	4 007 690	305 557	4 313 247	19 478	95 103	-
2021: Jan	403 971	6 277	446 197	11 255	1 570 673	1 559 185	3 587 310	1 795 375	3 997 558	316 708	4 314 266	19 397	96 953	-
2021: Feb	386 808	6 586	447 983	11 205	1 580 230	1 581 897	3 621 315	1 808 963	4 014 709	290 194	4 304 903	19 557	88 351	-
2021: Mar	378 531	7 082	451 014	10 371	1 583 560	1 542 920	3 587 866	1 817 039	3 973 480	314 058	4 287 538	18 589	100 657	-
2021: Apr	374 439	6 521	449 903	10 222	1 591 299	1 539 950	3 591 374	1 821 051	3 972 334	376 643	4 348 977	16 382	98 220	-
2021: May	387 278	7 025	454 027	10 163	1 600 538	1 536 900	3 601 628	1 831 604	3 995 930	399 213	4 395 144	16 612	90 440	-
2021: Jun	368 654	7 346	456 600	10 316	1 606 158	1 528 714	3 601 788	1 831 557	3 977 788	287 800	4 265 588	15 526	97 222	-
2021: Jul	369 412	5 850	455 315	10 280	1 614 701	1 553 747	3 634 044	1 834 639	4 009 305	397 528	4 406 833	15 937	92 993	-
2021: Aug	376 880	6 160	459 526	10 339	1 623 763	1 559 736	3 653 364	1 848 489	4 036 404	393 165	4 429 569	16 025	104 998	-
2021: Sep	362 443	6 804	463 364	10 332	1 632 794	1 544 100	3 650 590	1 856 066	4 019 837	390 154	4 409 991	16 707	124 607	-
2021: Oct	349 806	6 702	466 780	10 211	1 636 590	1 559 021	3 672 602	1 864 652	4 029 109	407 571	4 436 680	16 559	122 559	-
2021: Nov	353 818	8 416	471 294	10 271	1 644 496	1 603 641	3 729 702	1 876 165	4 091 936	428 844	4 520 780	16 691	145 734	-
2021: Dec	360 353	8 152	473 754	10 369	1 651 515	1 606 859	3 742 497	1 880 968	4 111 002	393 747	4 504 749	16 306	135 165	-

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1 Monetary sector as defined in footnote 1 on pages S-18 and S-19.

2 Unearned finance charges excluded.

3 Total of instalment sale credit, leasing finance, mortgage advances, and other loans and advances.

4 Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances, and other loans and advances.

5 Total of credit extended to the private sector and net credit extended to the government sector.

6 During the period.

Monetary aggregates¹

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short- and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
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	949 157	1 088 725	1 100 651	2 189 376	1 300 337	3 489 713	628 889	4 118 602
2021	144 403	1 006 975	1 151 378	1 165 587	2 316 965	1 351 911	3 668 876	684 898	4 353 774
2018: Nov.....	121 884	745 970	867 853	893 431	1 761 284	1 130 103	2 891 387	652 731	3 544 119
Dec.....	124 946	764 219	889 165	888 922	1 778 087	1 116 998	2 895 085	650 685	3 545 770
2019: Jan.....	113 551	740 703	854 253	875 470	1 729 724	1 118 761	2 848 485	675 124	3 523 608
Feb.....	114 536	733 554	848 090	874 255	1 722 345	1 115 474	2 837 818	694 009	3 531 827
Mar.....	119 614	767 248	886 861	895 748	1 782 609	1 133 851	2 916 460	714 636	3 631 096
Apr.....	118 014	748 608	866 622	912 700	1 779 322	1 167 239	2 946 560	733 736	3 680 296
May.....	118 870	736 863	855 733	911 061	1 766 794	1 165 133	2 931 927	773 625	3 705 552
Jun.....	120 335	764 463	884 798	906 239	1 791 037	1 113 488	2 904 525	788 326	3 692 851
Jul.....	117 193	763 288	880 481	919 062	1 799 543	1 165 606	2 965 149	781 471	3 746 620
Aug.....	125 103	764 831	889 934	930 459	1 820 393	1 161 855	2 982 248	795 822	3 778 070
Sep.....	122 278	777 477	899 755	934 818	1 834 573	1 158 369	2 992 942	774 493	3 767 435
Oct.....	119 372	764 934	884 307	945 248	1 829 555	1 167 904	2 997 459	780 628	3 778 087
Nov.....	130 944	789 892	920 835	918 445	1 839 280	1 193 620	3 032 900	773 976	3 806 876
Dec.....	127 072	788 044	915 116	920 164	1 835 280	1 199 167	3 034 447	729 286	3 763 732
2020: Jan.....	119 915	790 439	910 353	926 333	1 836 686	1 198 304	3 034 991	739 581	3 774 572
Feb.....	123 471	790 866	914 337	920 570	1 834 908	1 211 689	3 046 597	760 404	3 807 001
Mar.....	123 634	850 046	973 680	1 080 540	2 054 220	1 182 166	3 236 386	740 196	3 976 582
Apr.....	125 471	861 885	987 356	1 080 589	2 067 946	1 250 881	3 318 827	747 006	4 065 833
May.....	134 465	834 967	969 432	1 086 651	2 056 083	1 268 474	3 324 556	773 928	4 098 485
Jun.....	136 323	863 442	999 764	1 061 183	2 060 948	1 254 678	3 315 625	785 953	4 101 578
Jul.....	142 116	872 247	1 014 364	1 046 342	2 060 705	1 289 567	3 350 272	791 880	4 142 152
Aug.....	141 703	914 233	1 055 936	1 090 389	2 146 325	1 303 362	3 449 687	737 570	4 187 258
Sep.....	137 078	917 507	1 054 585	1 065 823	2 120 408	1 277 768	3 398 176	725 465	4 123 641
Oct.....	140 354	928 236	1 068 591	1 094 676	2 163 267	1 305 026	3 468 293	680 115	4 148 408
Nov.....	140 486	937 676	1 078 162	1 129 063	2 207 226	1 273 869	3 481 094	635 878	4 116 973
Dec.....	139 569	949 157	1 088 725	1 100 651	2 189 376	1 300 337	3 489 713	628 889	4 118 602
2021: Jan.....	137 589	930 551	1 068 140	1 120 988	2 189 128	1 288 467	3 477 595	642 314	4 119 910
Feb.....	134 992	928 610	1 063 603	1 132 869	2 196 472	1 248 960	3 445 432	646 450	4 091 883
Mar.....	130 999	968 307	1 099 306	1 149 837	2 249 143	1 219 547	3 468 690	651 907	4 120 597
Apr.....	132 554	957 066	1 089 620	1 106 817	2 196 437	1 268 605	3 465 042	683 029	4 148 071
May.....	132 975	949 116	1 082 090	1 149 608	2 231 698	1 215 784	3 447 483	725 703	4 173 186
Jun.....	130 597	927 133	1 057 730	1 127 650	2 185 380	1 191 280	3 376 660	730 040	4 106 700
Jul.....	138 775	953 548	1 092 323	1 119 699	2 212 022	1 278 034	3 490 057	731 872	4 221 929
Aug.....	136 228	974 483	1 110 711	1 167 144	2 277 854	1 262 334	3 540 188	743 768	4 283 957
Sep.....	136 100	990 979	1 127 080	1 163 580	2 290 660	1 269 784	3 560 444	728 598	4 289 042
Oct.....	141 365	976 178	1 117 543	1 141 302	2 258 845	1 291 777	3 550 623	730 284	4 280 907
Nov.....	143 068	1 020 954	1 164 022	1 190 459	2 354 481	1 304 755	3 659 236	719 436	4 378 672
Dec.....	144 403	1 006 975	1 151 378	1 165 587	2 316 965	1 351 911	3 668 876	684 898	4 353 774

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1 Based on the consolidated liabilities of the monetary sector.

2 Notes and coin in circulation plus cheque and transmission deposits of the domestic private sector with monetary institutions.

3 Demand deposits (other than cheque and transmission deposits) of the domestic private sector with the monetary sector.

4 M1A plus other demand deposits held by the domestic private sector.

5 Short-term deposits (other than demand deposits) and medium-term deposits (including all savings deposits) of the domestic private sector with monetary institutions, including savings deposits with, and savings bank certificates issued by the Postbank.

6 M1 plus other short-term and medium-term deposits held by the domestic private sector.

7 Long-term deposits of the domestic private sector with monetary institutions, including national savings certificates issued by the Postbank.

8 M2 plus long-term deposits held by the domestic private sector.

Monetary analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted				
	M3 (1374M)	Net foreign assets ² (1380M)	Counterparts			Claims on the private sector (1347M)	Net other assets and liabilities ² (1381M)	M3 (1374N)	Counterparts			
			Claims on the government sector						Gross claims (1382N)	Government deposits (1383N)	Claims on the private sector (1347N)	
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)							
2020: Aug.....	4 187 258	1 301 610	910 404	529 614	380 790	3 988 073	-1 483 216	4 133 293	908 363	559 926	3 984 711	
Sep.....	4 123 641	1 277 272	903 511	548 113	355 398	3 956 602	-1 465 630	4 116 509	900 588	545 465	3 963 619	
Oct.....	4 148 408	1 248 453	928 129	562 658	365 472	3 977 665	-1 443 182	4 127 300	907 944	561 056	3 981 082	
Nov.....	4 116 973	1 221 406	920 463	593 988	326 475	3 993 755	-1 424 662	4 092 628	892 592	591 708	3 991 375	
Dec.....	4 118 602	1 202 272	899 111	593 554	305 557	4 007 690	-1 396 917	4 128 250	885 617	566 450	4 005 265	
2021: Jan.....	4 119 910	1 238 014	923 203	606 494	316 708	3 997 558	-1 432 371	4 156 335	924 613	596 938	3 996 393	
Feb.....	4 091 883	1 234 047	902 015	611 821	290 194	4 014 709	-1 447 067	4 146 350	919 968	586 046	4 001 970	
Mar.....	4 120 597	1 213 365	847 762	533 704	314 058	3 973 480	-1 380 306	4 140 693	885 394	549 613	3 966 127	
Apr.....	4 148 071	1 184 553	887 828	511 185	376 643	3 972 334	-1 385 459	4 143 936	907 350	536 356	3 971 518	
May.....	4 173 186	1 183 597	909 136	509 923	399 213	3 995 930	-1 405 554	4 151 888	919 732	534 472	3 997 311	
Jun.....	4 106 700	1 242 081	916 346	628 546	287 800	3 977 788	-1 400 970	4 143 321	912 267	567 833	3 989 606	
Jul.....	4 221 929	1 247 012	923 777	526 249	397 528	4 009 305	-1 431 915	4 190 478	914 206	558 603	4 010 118	
Aug.....	4 283 957	1 349 444	912 405	519 240	393 165	4 036 404	-1 495 057	4 238 208	909 248	551 163	4 040 709	
Sep.....	4 289 042	1 351 399	918 555	528 401	390 154	4 019 837	-1 472 347	4 268 072	914 085	537 097	4 017 132	
Oct.....	4 280 907	1 317 628	949 557	541 986	407 571	4 029 109	-1 473 402	4 272 935	928 504	528 870	4 036 552	
Nov.....	4 378 672	1 374 991	975 251	546 406	428 844	4 091 936	-1 517 099	4 350 259	946 223	543 253	4 093 608	
Dec.....	4 353 774	1 360 240	981 777	588 030	393 747	4 111 002	-1 511 215	4 366 152	966 611	561 742	4 108 349	

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Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted				
	M3 (1374H)	Net foreign assets ² (1380H)	Counterparts			Claims on the private sector (1347H)	Net other assets and liabilities ² (1381H)	M3 (1374I)	Counterparts			
			Claims on the government sector						Gross claims (1382I)	Government deposits (1383I)	Claims on the private sector (1347I)	
			Gross claims (1356H)	Government deposits ³ (1330H)	Net claims (1367H)							
2020: Aug.....	45 106	-4 299	-9 202	45 368	36 166	5 728	7 512	7 300	-2 822	-51 845	-5 338	
Sep.....	-63 616	-24 338	-6 893	-18 499	-25 392	-31 472	17 586	-16 784	-7 775	-14 461	-21 091	
Oct.....	24 767	-28 818	24 618	-14 545	10 074	21 064	22 448	10 790	7 356	15 591	17 462	
Nov.....	-31 435	-27 048	-7 666	-31 331	-38 997	16 090	18 520	-34 672	-15 352	30 652	10 293	
Dec.....	1 630	-19 134	-21 352	434	-20 918	13 936	27 746	35 622	-6 975	-25 257	13 890	
2021: Jan.....	1 307	35 742	24 091	-12 940	11 151	-10 132	-35 454	28 085	38 995	30 488	-8 872	
Feb.....	-28 027	-3 967	-21 188	-5 326	-26 514	17 151	-14 696	-9 984	-4 644	-10 892	5 577	
Mar.....	28 714	-20 682	-54 253	78 117	23 864	-41 229	66 761	-5 658	-34 574	-36 432	-35 843	
Apr.....	27 475	-28 813	40 067	22 519	62 585	-1 146	-5 153	3 243	21 956	-13 258	5 391	
May.....	25 115	-956	21 308	1 262	22 570	23 596	-20 095	7 952	12 382	-1 884	25 793	
Jun.....	-66 487	58 485	7 209	-118 623	-111 414	-18 142	4 584	-8 567	-7 465	33 362	-7 705	
Jul.....	115 230	4 930	7 431	102 297	109 728	31 517	-30 946	47 157	1 940	-9 230	20 512	
Aug.....	62 027	102 432	-11 371	7 009	-4 363	27 099	-63 142	47 729	-4 958	-7 440	30 592	
Sep.....	5 086	1 955	6 149	-9 161	-3 011	-16 567	22 709	29 864	4 836	-14 066	-23 577	
Oct.....	-8 136	-33 771	31 003	-13 586	17 417	9 272	-1 054	4 863	14 419	-8 227	19 419	
Nov.....	97 765	57 362	25 693	-4 420	21 273	62 826	-43 697	77 325	17 720	14 383	57 056	
Dec.....	-24 898	-14 750	6 526	-41 624	-35 098	19 067	5 884	15 893	20 388	18 490	14 741	

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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 repayments on advances during period	Total mortgage loans outstanding ³
	Gross amount ¹										
	Assets mortgaged				Total	Purpose					
	Residential		Farms	Commercial and other		For construction of buildings ²	Existing buildings	Vacant land			
	Total	Of which: Re-advances									
(1470M)	(1471M)	(1472M)	(1473M)	(1474M)	(1475M)	(1476M)	(1477M)	(1478M)	(1479M)	(1480M)	
2016	203 552	8 285	3 844	127 351	334 746	39 882	289 443	5 422	243 497	179 018	1 285 017
2017	215 590	9 294	3 501	137 994	357 085	38 116	313 633	5 335	264 074	209 222	1 340 821
2018	219 781	8 695	4 319	129 548	353 648	36 026	310 568	7 055	256 493	192 331	1 404 685
2019	242 072	9 447	2 754	120 459	365 286	29 735	328 714	6 837	265 712	178 752	1 491 926
2020	320 821	6 422	1 328	103 152	425 300	30 035	390 079	5 187	268 278	191 106	1 563 241
2021	403 428	9 780	1 958	104 786	510 172	33 205	469 871	7 097	343 386	251 425	1 651 541
2018: Nov	19 691	784	319	11 977	31 987	3 452	27 858	677	25 311	16 626	1 400 842
Dec	13 771	529	267	12 213	26 250	4 141	21 109	1 000	21 459	17 105	1 404 685
2019: Jan	16 309	659	366	5 611	22 286	1 313	20 646	327	15 293	11 185	1 407 826
Feb	19 551	692	353	7 790	27 693	2 933	24 120	640	19 059	9 713	1 416 708
Mar	20 373	696	167	10 210	30 751	1 948	28 142	660	24 053	20 203	1 420 527
Apr	18 972	813	333	8 825	28 130	2 220	25 229	681	20 729	16 907	1 424 339
May	20 614	859	184	12 618	33 416	2 823	30 101	492	25 830	18 359	1 431 826
Jun	18 758	746	290	12 105	31 153	2 746	27 652	755	21 212	13 301	1 439 674
Jul	22 502	887	116	13 260	35 878	3 367	32 098	412	24 173	14 261	1 449 575
Aug	22 134	896	261	11 082	33 477	3 386	29 348	743	22 084	12 840	1 458 804
Sep	20 743	840	168	11 241	32 151	2 358	29 193	600	22 219	14 571	1 466 434
Oct	24 181	994	325	9 729	34 234	2 683	30 897	655	24 351	15 637	1 475 116
Nov	22 142	844	145	9 188	31 475	1 970	29 052	453	24 391	16 713	1 484 676
Dec	15 794	519	47	8 800	24 642	1 987	22 237	418	22 318	15 064	1 491 926
2020: Jan	20 429	491	77	6 541	27 047	1 583	25 136	328	16 527	12 850	1 495 552
Feb	25 273	659	237	9 999	35 508	2 954	32 128	426	22 231	10 837	1 506 887
Mar	24 568	595	78	10 143	34 789	3 098	31 480	211	30 870	22 901	1 514 762
Apr	8 852	248	35	5 841	14 728	946	13 455	328	6 869	9 915	1 511 709
May	12 698	256	8	4 605	17 311	1 272	15 939	100	7 206	11 405	1 507 504
Jun	24 006	398	129	9 889	34 024	2 817	30 516	691	18 138	11 623	1 514 012
Jul	35 305	534	157	7 458	42 921	2 737	39 774	410	23 629	16 878	1 520 740
Aug	33 792	526	194	8 644	42 631	2 770	39 304	557	23 918	17 392	1 527 257
Sep	36 344	600	119	8 398	44 861	2 684	41 431	746	29 160	22 261	1 534 147
Oct	37 354	747	132	8 551	46 038	2 996	42 477	565	29 105	20 805	1 542 430
Nov	34 778	667	79	10 783	45 641	2 632	42 490	519	27 871	19 350	1 550 923
Dec	27 422	701	81	12 298	39 801	3 545	35 948	307	32 752	14 889	1 563 241
2021: Jan	24 157	604	96	4 777	29 030	1 618	27 209	203	16 451	13 771	1 565 891
Feb	34 225	830	230	6 250	40 706	2 620	37 563	523	26 823	16 756	1 575 947
Mar	37 219	852	314	9 839	47 373	2 823	44 006	544	32 822	25 299	1 579 995
Apr	33 479	761	114	11 597	45 190	3 431	40 989	770	29 103	21 537	1 587 541
May	37 874	872	234	10 172	48 280	2 851	44 622	806	29 745	20 429	1 596 859
Jun	35 839	844	112	9 135	45 086	3 000	41 312	774	23 196	15 202	1 604 829
Jul	34 293	862	137	9 894	44 323	2 774	40 655	894	28 601	19 709	1 613 702
Aug	33 361	843	167	9 509	43 037	2 761	39 873	403	33 636	24 334	1 622 995
Sep	35 003	822	140	7 178	42 322	2 792	39 044	486	32 331	22 055	1 633 265
Oct	35 499	858	103	9 302	44 904	3 343	40 939	622	28 057	26 378	1 634 923
Nov	35 087	896	168	8 746	44 001	3 043	40 330	627	29 067	20 460	1 643 515
Dec	27 392	735	144	8 386	35 922	2 149	33 329	444	33 553	25 495	1 651 541

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- 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 statistics¹

Assets

R millions

Outstanding balances as at quarter-end		2019	2020				2021			
		04	01	02	03	04	01	02	03	04
Total cross-border assets/claims²	KBP1531A	624 402	1 001 213	972 974	963 369	953 218	939 571	916 647	956 814	912 642
Financial instruments										
Deposits and loans	KBP1538A	414 201	623 075	641 722	616 482	588 567	594 258	582 263	605 979	571 135
Debt securities	KBP1539A	76 697	81 242	89 094	128 466	132 955	160 070	184 906	211 465	201 699
Other claims	KBP1540A	133 503	296 896	242 157	218 421	231 696	185 244	149 478	139 369	139 809
Bank type										
Domestic banks	KBP1555A	542 320	845 565	827 369	828 182	810 466	810 432	786 993	809 777	783 435
Foreign branches	KBP1557A	81 731	155 456	145 348	134 894	142 471	128 906	129 313	146 797	129 020
Foreign subsidiaries	KBP1559A	351	191	256	294	281	234	341	239	187
Currency										
Foreign	KBP1531F	490 566	703 997	678 578	682 610	651 229	654 443	632 100	669 571	679 064
US dollar	KBP1531U	366 711	522 231	524 339	540 847	502 969	505 628	484 004	522 407	527 496
Euro	KBP1531E	43 607	76 521	62 006	49 753	56 279	51 650	48 773	42 463	49 593
Yen	KBP1531Y	8 467	4 937	3 796	6 173	12 336	9 154	7 543	3 495	6 061
British pound	KBP1531G	42 206	54 332	43 773	44 938	41 060	40 670	39 736	42 325	39 366
Swiss franc	KBP1531C	345	1 026	544	674	807	668	1 680	640	716
Other currencies	KBP1531O	29 232	44 950	44 120	40 225	37 777	46 674	50 364	58 241	55 832
Domestic (Rand)	KBP1531R	133 835	297 215	294 395	280 759	301 989	285 128	284 547	287 243	233 579
Counterparty Institutional sector										
Financial										
Banks	KBP1515A	383 104	684 837	633 352	605 437	601 136	601 483	570 440	584 869	568 642
of which: Inter-office positions	KBP1517A	120 980	216 997	167 719	135 352	169 877	150 263	152 413	170 446	152 889
Non-bank financial	KBP1525A	103 985	156 714	177 164	176 395	203 095	178 892	176 320	167 255	134 653
Non-financial										
Non-financial institutions	KBP1519A	97 587	118 981	112 921	96 425	76 653	77 500	73 922	90 820	94 579
General government	KBP1521A	31 207	30 946	39 898	76 729	64 218	73 768	89 358	108 020	108 514
Households	KBP1523A	8 417	9 649	9 557	8 306	8 042	7 838	6 511	5 739	6 128
Unallocated sector	KBP1527A	101	87	80	77	73	90	97	111	128
Counterparty region										
Developed countries	KBP1532A	396 049	709 927	716 669	709 240	694 822	680 197	664 187	670 774	679 211
Developing Europe	KBP1534A	775	1 053	1 047	210	207	417	525	280	73
Developing Africa and Middle East	KBP1536A	119 896	142 338	141 379	128 137	118 753	114 862	104 721	122 724	120 515
Developing Asia and Pacific	KBP1537A	13 417	16 855	8 815	12 641	14 177	14 741	15 375	27 928	28 983
Developing Latin America and Caribbean	KBP1535A	4 313	4 536	5 905	5 644	2 894	3 165	3 279	3 048	2 672
Offshore centres	KBP1533A	88 437	118 912	90 035	98 521	99 676	98 305	88 674	95 988	56 763
Unallocated ³	KBP1549A	1 514	7 592	9 123	8 977	22 688	27 885	39 887	36 070	24 426
Total domestic assets	KBP1550A	5 248 094	5 566 319	5 587 805	5 577 286	5 666 387	5 573 583	5 625 965	5 707 354	5 855 403
Foreign currency	KBP1530F	172 866	225 595	199 100	186 718	192 714	160 550	175 675	159 408	168 421
Domestic currency	KBP1551A	5 075 227	5 340 724	5 388 705	5 390 568	5 473 673	5 413 033	5 450 290	5 547 946	5 686 983
Total assets⁴	KBP1529A	5 872 495	6 567 531	6 560 779	6 540 655	6 619 605	6 513 154	6 542 612	6 664 168	6 768 046
Foreign currency	KBP1529F	663 433	929 592	877 679	869 328	843 943	814 993	807 774	828 979	847 484
Domestic currency	KBP1529R	5 209 063	5 637 939	5 683 100	5 671 327	5 775 662	5 698 161	5 734 838	5 835 189	5 920 561

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

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

3 Includes positions vis-à-vis multinational organisations established through formal political agreements or international treaties.

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

Locational banking statistics¹

Liabilities

R millions

2019	2020				2021				Outstanding balances as at quarter-end
04	01	02	03	04	01	02	03	04	
571 794	845 194	722 590	669 203	628 604	567 974	531 372	552 844	549 373	KBP1543A Total cross-border liabilities²
									Financial instruments
368 222	469 097	396 503	378 174	327 460	326 191	301 487	330 706	326 407	KBP1563A Deposits and loans
32 586	34 067	30 624	28 046	20 834	19 324	19 512	19 605	21 212	KBP1548A Debt securities
170 986	342 030	295 463	262 982	280 310	222 459	210 372	202 533	201 754	KBP1564A Other liabilities
									Bank type
426 840	637 999	529 042	481 912	453 693	405 944	379 451	395 002	392 098	KBP1556A Domestic banks
144 230	206 422	192 746	186 500	174 104	161 285	151 228	157 115	156 470	KBP1558A Foreign branches
724	772	801	791	807	745	692	727	805	KBP1560A Foreign subsidiaries
									Currency
319 751	504 760	376 353	342 092	301 730	278 872	252 033	261 986	283 101	KBP1543F Foreign
258 686	426 998	305 745	271 256	236 865	212 973	201 660	209 923	227 350	KBP1543U US dollar
19 787	30 761	28 887	28 807	29 167	22 772	23 483	15 779	14 870	KBP1543E Euro
5 528	2 683	2 509	1 106	674	491	344	634	3 247	KBP1543Y Yen
16 192	18 962	13 607	15 631	14 990	24 645	12 375	15 926	20 612	KBP1543G British pound
2 028	3 449	2 390	2 967	1 577	1 394	940	1 001	1 094	KBP1543C Swiss franc
17 531	21 907	23 215	22 326	18 457	16 597	13 231	18 723	15 929	KBP1543O Other currencies
252 043	340 434	346 237	327 110	326 873	289 102	279 339	290 858	266 272	KBP1543R Domestic (Rand)
									Counterparty Institutional sector
									Financial
467 048	697 449	572 573	522 069	488 937	440 254	413 466	422 114	416 812	KBP1516A Banks
									of which: Inter-office positions
207 248	295 914	258 585	246 379	238 149	219 992	210 959	223 950	218 560	KBP1518A Non-bank financial
62 868	96 833	99 006	95 471	92 621	78 306	66 545	81 387	82 761	KBP1526A Non-financial
									Non-financial institutions
21 627	29 099	27 220	27 200	24 577	27 457	29 858	28 008	26 863	KBP1520A General government
2 774	2 327	4 293	4 844	2 982	2 669	2 392	1 690	2 787	KBP1522A Households
16 737	18 824	19 165	19 568	19 439	19 242	19 065	19 601	20 104	KBP1524A Unallocated sector
741	663	332	51	46	45	44	45	45	KBP1528A Counterparty region
									Developed countries
337 522	556 071	477 218	433 626	407 103	338 811	316 844	318 764	308 925	KBP1561A Developing Europe
277	509	397	348	323	345	287	339	298	KBP1562A Developing Africa and Middle East
57 741	67 237	68 583	66 711	68 701	66 554	60 846	68 687	74 460	KBP1546A Developing Asia and Pacific
48 922	64 206	61 024	61 986	55 705	55 271	47 826	52 044	55 809	KBP1547A Developing Latin America and Caribbean
									Offshore centres
1 531	1 312	3 252	3 148	681	575	1 073	336	371	KBP1545A Unallocated ³
81 223	105 269	67 545	60 700	62 581	75 657	74 107	81 250	73 407	KBP1544A Total domestic liabilities
44 578	50 591	44 571	42 683	33 509	30 763	30 388	31 424	36 103	KBP1554A Foreign currency
5 430 428	5 859 236	5 963 505	5 993 713	6 112 507	6 061 315	6 124 020	6 224 874	6 336 928	KBP1552A Domestic currency
174 809	307 424	246 749	223 413	216 150	206 166	231 333	240 041	253 963	KBP1542F Total liabilities ⁴
5 255 619	5 551 813	5 716 756	5 770 300	5 896 357	5 855 149	5 892 687	5 984 833	6 082 965	KBP1553A Foreign currency
									KBP1541A Domestic currency
6 002 222	6 704 430	6 686 094	6 662 915	6 741 111	6 629 289	6 655 392	6 777 719	6 886 301	KBP1541A Total liabilities ⁴
494 560	812 183	623 102	565 506	517 910	485 038	483 366	502 028	537 064	KBP1541F Foreign currency
5 507 662	5 892 247	6 062 993	6 097 410	6 223 201	6 144 251	6 172 025	6 275 691	6 349 237	KBP1541R Domestic currency

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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)
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
2021	33 899	164 043	49 820	90 322	-	-	1 808	56 046	57 854
2018: Nov	56 214	144 682	73 171	126 165	4 450	-	545	7 104	12 099
2018: 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
2019: Feb	56 199	140 356	75 404	119 258	10 000	-	1 000	6 820	17 820
2019: Mar	54 995	142 569	63 009	122 539	20 000	-	25	827	20 852
2019: Apr	56 304	144 938	64 395	116 722	17 200	-	-	968	18 168
2019: May	56 215	144 840	75 059	92 486	7 100	-	100	4 335	11 535
2019: Jun	56 787	144 386	75 461	88 395	-4 000	-	69	17 347	13 416
2019: Jul	55 945	144 342	76 462	85 296	-2 200	-	44	12 790	10 634
2019: Aug	56 466	145 775	78 347	90 699	-6 500	-	28	19 396	12 924
2019: Sep	56 211	147 789	77 427	163 024	-11 100	-	-	15 223	4 123
2019: Oct	55 438	148 195	77 576	160 160	-	-	100	10 697	10 797
2019: Nov	56 390	150 546	77 426	153 954	-10 000	-	-	6 850	-3 150
2019: 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
2020: Feb	55 918	144 025	79 198	155 342	-	-	7	9 553	9 560
2020: Mar	57 587	145 381	76 600	148 173	-	-	-	17 205	17 205
2020: Apr	58 838	146 636	77 351	146 694	-	-	3 476	27 890	31 366
2020: May	68 187	158 263	77 082	136 464	-	-	7 059	27 979	35 038
2020: Jun	67 205	163 115	77 145	123 690	-	-	5 596	28 411	34 007
2020: Jul	44 891	168 371	51 047	191 626	-	-	6 359	19 629	25 988
2020: Aug	39 972	172 646	50 357	150 234	-	500	5 185	24 591	30 276
2020: Sep	34 996	171 836	50 396	133 766	-2 000	-	4 426	24 753	27 179
2020: Oct	28 234	169 446	50 102	116 924	-	-	4 268	24 023	28 291
2020: Nov	25 254	166 925	51 099	109 195	-2 000	-	2 802	32 662	33 464
2020: Dec	23 131	174 288	50 867	98 821	-13 000	-	365	37 275	24 640
2021: Jan	23 889	163 904	50 970	99 628	-13 000	-	3 714	47 403	38 117
2021: Feb	28 822	163 530	50 979	98 321	-3 462	-	5 010	48 248	49 796
2021: Mar	33 684	162 502	48 602	93 261	-3 400	1 000	15 060	38 186	50 846
2021: Apr	33 056	161 948	48 587	88 890	-9 906	-	14 713	57 786	62 593
2021: May	30 474	159 130	48 532	84 686	-	-	8 909	58 635	67 544
2021: Jun	30 936	159 380	48 892	99 251	-5 064	-	3 656	66 515	65 106
2021: Jul	33 309	160 859	49 133	98 776	-2 064	-	7 266	60 785	65 987
2021: Aug	33 274	163 316	49 107	96 683	-1 641	-	5 024	66 972	70 355
2021: Sep	35 676	164 683	49 304	91 155	-	-	1 836	73 921	75 757
2021: Oct	44 568	164 780	49 220	88 908	-	-	6 601	73 717	80 318
2021: Nov	42 119	166 925	49 668	97 942	-	-	9 260	65 196	74 456
2021: Dec	36 978	177 562	49 820	90 322	-	-	1 808	56 046	57 854

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

2 Notes in circulation outside the South African Reserve Bank.

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

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

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

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

Liquidity management operations

Selected daily indicators

R millions

Date	Total daily liquidity requirement of SA registered banks							
	Main refinancing auction ^{1,2}	Standing facilities ³		Supplementary facilities ^{2,6}	Cash reserve accounts ⁷			Total
		Reverse repurchase transactions ⁴	Repurchase transactions ⁵		Withdrawals	Deposits	Estimated refinancing impact ⁸	
(1437D)	(1481D)	(1482D)	(1438D)	(1456D)	(1457D)	(1484D)	(1440D)	
2021/12/31	37 500	-10 850	-	-	-	-295	341	26 696
2022/01/03	37 500	-9 168	-	6 500	9 631	-	54	44 517
2022/01/04	37 500	-6 340	-	-	-	-5 580	10 254	35 834
2022/01/05	35 150	-5 956	-	1 100	1 024	-	4 967	36 285
2022/01/06	35 150	-4 774	-	1 900	-	-1 734	6 390	36 932
2022/01/07	35 150	-7 148	-	1 100	2 192	-	4 988	36 282
2022/01/08	35 150	-	45	1 100	-	-7 194	7 733	36 834
2022/01/10	35 150	-5 086	-	-	2 201	-	636	32 901
2022/01/11	35 150	-4 256	-	-	-	-5 403	3 121	28 612
2022/01/12	37 950	-2 198	-	-	3 416	-	-2 536	36 632
2022/01/13	37 950	-6 309	-	-	2 329	-	990	34 960
2022/01/14	37 950	-6 864	-	-	-	-2 925	3 793	31 954
2022/01/15	37 950	-6 181	-	-	-	-1 013	1 013	31 769
2022/01/17	37 950	-8 266	-	-1 550	3 640	-	-	31 774
2022/01/18	37 950	-3 970	-	-	-	-7 555	4 854	31 279
2022/01/19	39 970	-11 825	-	-2 700	3 221	-	-4 051	24 615
2022/01/20	39 970	-11 279	-	-	1 661	-	-1 661	28 691
2022/01/21	39 970	-1 324	-	-	-	-12 065	-	26 581
2022/01/22	39 970	-1 839	-	-	-	-	-12 496	25 635
2022/01/24	39 970	-3 945	-	-1 700	5 434	-	-13 457	26 302
2022/01/25	39 970	-3 942	-	-	8 560	-	-8 344	36 244
2022/01/26	46 145	-5 288	-	-	-	-5 255	225	35 827
2022/01/27	46 145	-6 417	-	-	6 831	-	-5 095	41 464
2022/01/28	46 145	-7 143	-	-	-	-2 681	1 809	38 130
2022/01/29	46 145	-4 806	-	-	-	-2 384	-909	38 046
2022/01/31	46 145	-14 278	-	-	9 917	-	-3 607	38 177
2022/02/01	46 145	-5 797	-	-	-	-6 175	6 625	40 798
2022/02/02	46 695	-8 824	-	-	7 440	-	474	45 785
2022/02/03	46 695	-5 597	-	-	1 357	-	8 354	50 809
2022/02/04	46 695	-5 103	-	2 100	-	-5 142	10 282	48 832
2022/02/05	46 695	-5 095	-	2 100	-	-	5 461	49 161
2022/02/07	46 695	-7 260	-	2 600	433	-	6 241	48 709
2022/02/08	46 695	-3 487	-	2 800	-	-4 239	7 188	48 957
2022/02/09	49 750	-9 931	-	-500	-	-6 292	3 194	36 221
2022/02/10	49 750	-6 743	-	-	-	-1 153	-3 379	38 475
2022/02/11	49 750	-5 357	-	-	627	-	-4 985	40 035
2022/02/12	49 750	-5 362	-	-	-	-	-4 843	39 545
2022/02/14	49 750	-6 077	-	-12 271	6 226	-	-6 226	31 402
2022/02/15	49 750	-7 007	-	-4 283	-	-4 643	-	33 817
2022/02/16	43 750	-9 265	-	-2 800	1 327	-	-5 572	27 440
2022/02/17	43 750	-7 746	-	-2 100	-	-510	-5 307	28 087
2022/02/18	43 750	-13 277	-	-4 300	7 755	-	-7 755	26 173
2022/02/19	43 750	-14 112	-	-4 300	-	-	-	25 338
2022/02/21	43 750	-14 327	-	-1 000	-	-272	90	28 241
2022/02/22	43 750	-7 527	-	-	-	-2 811	-282	33 130
2022/02/23	41 600	-6 203	-	-	4 309	-	-3 355	36 351
2022/02/24	41 600	-4 014	-	-	3 543	-	1 145	42 274
2022/02/25	41 600	-4 677	-	-	-	-4 485	4 876	37 314
2022/02/26	41 600	-4 260	-	-	-	-413	412	37 339
2022/02/28	41 600	-2 284	-	-	399	-	-6	39 709
2022/03/01	41 600	-2 465	-	-	1 995	-	412	41 542
2022/03/02	47 150	-2 136	-	1 400	-	-266	2 421	48 569
2022/03/03	47 150	-4 193	-	10 300	1 227	-	2 269	56 753
2022/03/04	47 150	-4 686	-	5 100	3 504	-	3 690	54 758
2022/03/05	47 150	-4 713	-	5 100	31	-	-	47 568
2022/03/07	47 150	-1 941	-	-	-	-5 102	8 669	48 776
2022/03/08	47 150	-5 490	-	2 300	1 679	-	3 821	49 460
2022/03/09	50 050	-4 288	-	-	-	-6 458	5 923	45 227
2022/03/10	50 050	-4 150	-	-505	-	-1 871	-580	42 944
2022/03/11	50 050	-4 760	-	-2 200	2 502	-	-2 674	42 918

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- Amount allotted, namely the liquidity provided by the South African Reserve Bank through its main repurchase auctions on a weekly basis every Wednesday, as from 5 September 2001. As part of the liquidity management strategy the money market shortage has been maintained at R56 billion since September 2016. On 25 March 2020 the shortage was reduced to R45 billion at the weekly main refinancing auction with an additional R20 billion placed in the 3-months refinancing auction, as maturities on offer was extended beyond the traditional 7 days to longer-term maturities of up to 12 months.
- Accommodation to banks include main refinancing and supplementary auctions.
- Reflects the net position of the day's utilisation of standing facilities. Such facilities are provided at a spread to the repurchase rate.
- On 20 March 2020 the overnight standing facility borrowing rate – the rate at which the SARB absorbs liquidity – was adjusted lower from the prevailing repurchase rate less 100 basis points to a penalty rate of 200 basis points below the prevailing repurchase rate.
- On 20 March 2020 the overnight standing facility lending rate – the rate at which the SARB provides liquidity – was adjusted lower from the prevailing repurchase rate plus 100 basis points to the prevailing repurchase rate.
- Re-introduced in March 2016. Supplementary facilities are offered at the discretion of the South African Reserve Bank at the prevailing repurchase rate. Positive amounts represents repurchase transactions and negative amounts reverse repurchase transactions. On 20 March 2020 the end-of-day facilities were replaced by intraday overnight supplementary repurchase operations.
- Banks may access their cash reserve balances on a daily basis, subject to maintaining the average balance within the statutory limit over a period of 28 business days.
- Expected in- or outflows if previous withdrawals or deposits were to be reversed to ensure compliance with the statutory cash reserve requirement.

Weighted average¹ bank deposit rates²

Institutional sectors	Current account deposits	Call deposits	Notice deposits			Fixed deposits				Other deposits	Total deposits
			1 to 32 days	More than 32 days up to 91 days	More than 91 days up to 185 days	12-month fixed deposits	More than 1 year up 3 years	More than 3 years up 5 years	More than 5 years		
All domestic sectors³	(1600M)	(1601M)	(1414M)	(1415M)	(1416M)	(1417M)	(2007M)	(2008M)	(2026M)	(1602M)	(1603M)
2020: Jul	1.49	3.91	3.62	4.37	4.24	5.70	6.75	8.06	8.33	4.98	4.30
Aug	1.47	3.75	3.57	4.22	3.88	5.46	6.64	7.91	8.19	4.83	4.15
Sep	1.49	3.70	3.62	4.08	3.75	5.18	6.64	7.81	8.11	4.74	4.05
Oct	1.46	3.62	3.61	3.94	3.71	5.06	6.57	7.71	8.09	4.58	3.95
Nov	1.50	3.59	3.60	3.89	3.64	4.94	6.56	7.69	8.04	4.55	3.89
Dec	1.50	3.51	3.60	3.89	3.88	4.89	6.53	7.62	8.05	4.56	3.87
2021: Jan	1.48	3.49	3.58	3.80	3.89	4.77	6.48	7.65	8.04	4.57	3.86
Feb	1.50	3.55	3.59	3.75	3.95	4.75	6.48	7.81	8.07	4.54	3.86
Mar	1.49	3.55	3.58	3.74	4.00	4.73	6.38	7.79	7.97	4.52	3.85
Apr	1.47	3.52	3.57	3.77	4.00	4.66	6.20	7.67	7.87	4.51	3.82
May	1.48	3.52	3.50	3.79	4.02	4.58	6.15	7.53	7.75	4.49	3.81
Jun	1.46	3.49	3.50	3.80	4.04	4.63	6.14	7.45	7.74	4.37	3.79
Jul	1.45	3.53	3.52	3.79	4.13	4.65	6.11	7.50	7.70	4.34	3.80
Aug	1.46	3.54	3.52	3.78	4.08	4.61	6.14	7.45	7.67	4.33	3.79
Sep	1.47	3.56	3.56	3.80	4.10	4.58	6.11	7.48	7.65	4.36	3.80
Oct	1.39	3.55	3.52	3.81	4.16	4.70	6.13	7.51	7.62	4.36	3.82
Nov	1.50	3.71	3.75	3.97	4.25	4.76	6.15	7.48	7.57	4.43	3.90
Dec	1.51	3.75	3.80	3.98	4.32	4.82	6.18	7.52	7.61	4.51	3.96
Household sector⁴	(1604M)	(1605M)	(1606M)	(1607M)	(1608M)	(1609M)	(1610M)	(1611M)	(1612M)	(1613M)	(1614M)
2020: Jul	0.57	3.83	3.51	4.38	4.26	6.41	7.78	9.24	9.85	1.05	4.18
Aug	0.54	3.65	3.46	4.29	4.19	6.19	7.71	9.20	9.79	0.94	4.09
Sep	0.55	3.62	3.54	4.10	4.15	5.99	7.67	9.12	9.72	0.90	4.01
Oct	0.55	3.52	3.52	4.02	4.01	5.86	7.63	9.06	9.69	0.86	3.95
Nov	0.56	3.51	3.51	3.96	3.96	5.67	7.57	9.02	9.65	0.84	3.93
Dec	0.53	3.44	3.54	3.90	3.95	5.68	7.46	8.97	9.62	0.85	3.88
2021: Jan	0.53	3.30	3.51	3.80	3.92	5.51	7.46	8.94	9.64	0.88	3.80
Feb	0.53	3.35	3.53	3.72	3.90	5.43	7.44	8.96	9.81	0.90	3.80
Mar	0.54	3.32	3.43	3.60	3.92	5.34	7.35	8.93	9.69	0.93	3.75
Apr	0.55	3.37	3.49	3.68	3.92	5.24	7.14	8.85	9.50	1.00	3.76
May	0.55	3.30	3.36	3.70	3.93	5.00	7.10	8.78	9.31	0.99	3.69
Jun	0.54	3.36	3.37	3.70	3.94	5.04	7.23	8.75	9.25	0.90	3.71
Jul	0.56	3.40	3.40	3.71	3.94	5.02	7.19	8.77	9.23	0.91	3.72
Aug	0.56	3.41	3.35	3.70	3.92	4.96	7.18	8.74	9.10	0.94	3.70
Sep	0.57	3.41	3.39	3.73	3.92	4.96	7.09	8.74	9.14	0.96	3.71
Oct	0.56	3.38	3.38	3.75	3.93	5.01	7.07	8.75	9.09	1.05	3.71
Nov	0.59	3.57	3.63	3.92	3.95	5.00	7.01	8.68	8.95	1.04	3.79
Dec	0.57	3.65	3.62	3.99	3.93	5.17	7.01	8.71	8.86	1.02	3.84
Corporate sector⁵	(1615M)	(1616M)	(1617M)	(1618M)	(1619M)	(1620M)	(1621M)	(1622M)	(1623M)	(1624M)	(1625M)
2020: Jul	1.82	3.96	3.79	4.35	4.24	5.24	5.60	6.37	6.76	5.46	4.37
Aug	1.80	3.81	3.78	4.13	3.81	4.93	5.48	6.01	6.48	5.28	4.19
Sep	1.82	3.73	3.75	4.06	3.64	4.66	5.31	5.90	6.27	5.19	4.07
Oct	1.78	3.68	3.74	3.85	3.60	4.50	5.18	5.75	6.20	5.00	3.94
Nov	1.82	3.64	3.75	3.82	3.53	4.42	5.14	5.78	6.02	4.95	3.87
Dec	1.82	3.55	3.71	3.88	3.85	4.37	5.13	5.73	6.02	5.01	3.86
2021: Jan	1.83	3.60	3.71	3.81	3.87	4.31	5.09	5.82	6.07	5.01	3.90
Feb	1.85	3.67	3.70	3.78	3.97	4.26	5.05	5.99	6.05	4.99	3.89
Mar	1.85	3.69	3.85	3.90	4.04	4.30	4.97	6.00	6.38	4.97	3.91
Apr	1.80	3.62	3.70	3.87	4.05	4.27	4.85	5.91	6.31	4.93	3.85
May	1.81	3.64	3.72	3.90	4.06	4.28	4.85	5.79	6.58	4.92	3.87
Jun	1.81	3.58	3.72	3.91	4.09	4.34	4.81	5.82	6.61	4.82	3.84
Jul	1.79	3.61	3.68	3.90	4.21	4.39	4.81	5.82	6.56	4.79	3.85
Aug	1.81	3.62	3.76	3.90	4.15	4.38	4.85	5.68	6.51	4.76	3.85
Sep	1.81	3.65	3.80	3.86	4.19	4.31	4.89	5.74	6.29	4.80	3.84
Oct	1.73	3.66	3.69	3.87	4.27	4.50	4.97	5.76	6.30	4.78	3.88
Nov	1.85	3.80	3.92	4.01	4.41	4.59	5.14	5.74	6.35	4.86	3.96
Dec	1.87	3.83	4.06	3.96	4.51	4.59	5.14	5.82	6.65	4.99	4.03

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1 Weighting based on the outstanding balances of each relevant category at month-end.

2 Includes existing and new deposits.

3 Excludes banks and the government sector.

4 Includes unincorporated business enterprises within households and non-profit institutions serving households.

5 Includes all public and private financial and non-financial institutions, excluding banks and the government sector.

Weighted average¹ bank lending rates²

Institutional sectors	Instalment sale credit		Leasing finance		Mortgage advances		Credit card debtors	Overdrafts	Other loans ⁸	Total loans	Micro loans ⁹
	Flexible rate ⁶	Fixed rate ⁷	Flexible rate ⁶	Fixed rate ⁷	Flexible rate ⁶	Fixed rate ⁷					
All domestic sectors³	(1182M)	(1181M)	(1626M)	(1627M)	(1629M)	(1629M)	(1630M)	(1404M)	(1631M)	(1632M)	
2020: Jul.....	9.24	13.59	8.81	11.27	6.69	8.09	13.81	8.47	10.18	8.63	...
Aug.....	9.25	13.51	8.74	11.24	6.64	7.90	13.73	8.32	9.76	8.47	...
Sep.....	9.26	13.45	8.82	11.13	6.64	7.76	13.66	7.90	9.95	8.47	...
Oct.....	9.26	13.37	8.96	11.08	6.63	7.73	13.63	7.86	9.91	8.45	...
Nov.....	9.27	13.31	8.93	11.02	6.63	7.83	13.45	7.92	9.79	8.43	...
Dec.....	9.27	13.19	8.91	10.91	6.65	7.80	13.51	8.03	9.93	8.48	...
2021: Jan.....	9.26	13.14	8.92	10.81	6.63	7.79	13.46	8.07	9.90	8.45	...
Feb.....	9.27	13.09	8.92	10.77	6.64	7.80	13.72	8.00	9.81	8.44	...
Mar.....	9.27	13.07	9.15	10.62	6.69	7.78	13.52	8.07	9.91	8.48	...
Apr.....	9.28	13.03	9.14	10.53	6.65	7.74	13.55	8.06	10.06	8.50	...
May.....	9.27	12.98	9.13	10.46	6.64	7.70	13.34	8.02	9.98	8.46	...
Jun.....	9.27	12.96	9.14	10.37	6.64	7.61	13.47	8.05	9.96	8.46	...
Jul.....	9.25	12.92	9.14	10.33	6.66	7.58	13.37	8.04	9.83	8.42	...
Aug.....	9.25	12.88	9.15	10.25	6.65	7.58	13.44	8.01	9.83	8.42	...
Sep.....	9.27	12.85	9.16	10.22	6.64	7.54	13.42	8.00	9.77	8.39	...
Oct.....	9.30	12.82	9.20	10.08	6.67	7.55	13.20	8.00	9.75	8.40	...
Nov.....	9.44	12.78	9.29	9.99	6.82	7.52	13.79	8.00	9.81	8.52	...
Dec.....	9.42	12.75	9.29	9.94	6.92	7.53	13.46	8.13	9.62	8.52	...
Household sector⁴	(1633M)	(1634M)	(1635M)	(1636M)	(1637M)	(1638M)	(1639M)	(1640M)	(1641M)	(1642M)	(1643M)
2020: Jul.....	9.43	13.85	8.78	13.15	6.85	9.85	13.88	12.16	18.47	9.96	26.98
Aug.....	9.43	13.77	8.71	13.08	6.80	9.74	13.80	11.75	18.23	9.87	26.94
Sep.....	9.44	13.69	8.71	13.06	6.81	9.33	13.72	11.55	18.12	9.84	26.91
Oct.....	9.46	13.60	8.74	13.01	6.81	9.28	13.69	11.55	18.10	9.83	26.76
Nov.....	9.47	13.53	8.72	12.95	6.81	9.16	13.51	11.40	18.00	9.79	26.66
Dec.....	9.48	13.46	8.72	12.91	6.83	9.10	13.58	11.49	18.04	9.80	26.63
2021: Jan.....	9.48	13.41	8.65	12.89	6.81	8.95	13.54	11.16	17.95	9.76	26.34
Feb.....	9.48	13.34	8.65	12.73	6.82	8.90	13.83	11.16	17.93	9.77	26.26
Mar.....	9.48	13.30	8.64	12.71	6.85	8.82	13.64	11.39	17.92	9.77	26.26
Apr.....	9.47	13.25	8.59	12.51	6.81	8.83	13.66	11.32	17.88	9.72	26.16
May.....	9.46	13.20	8.58	12.47	6.79	8.73	13.45	11.51	17.91	9.70	26.10
Jun.....	9.46	13.14	8.60	12.48	6.79	8.68	13.64	11.39	17.85	9.68	26.01
Jul.....	9.46	13.10	8.59	12.52	6.81	8.65	13.54	11.53	17.78	9.66	25.91
Aug.....	9.45	13.06	8.63	12.45	6.80	8.58	13.63	11.76	17.68	9.64	25.85
Sep.....	9.45	13.03	8.64	12.48	6.79	8.53	13.62	11.33	17.62	9.59	25.77
Oct.....	9.44	12.99	8.68	12.44	6.82	8.50	13.41	11.39	17.58	9.58	25.66
Nov.....	9.60	12.96	8.76	12.40	6.97	8.53	14.00	11.10	17.57	9.72	25.56
Dec.....	9.54	12.93	8.72	12.38	7.07	8.51	13.65	11.77	17.24	9.70	25.52
Corporate sector⁵	(1644M)	(1645M)	(1646M)	(1647M)	(1648M)	(1649M)	(1650M)	(1651M)	(1652M)	(1653M)	
2020: Jul.....	8.86	12.25	8.82	10.90	6.26	7.80	9.44	7.92	6.11	6.89	...
Aug.....	8.90	12.19	8.74	10.88	6.22	7.60	9.46	7.69	5.95	6.76	...
Sep.....	8.90	12.17	8.84	10.75	6.20	7.51	9.72	7.32	5.79	6.62	...
Oct.....	8.88	12.13	8.98	10.69	6.16	7.48	9.75	7.28	5.76	6.59	...
Nov.....	8.89	12.10	8.96	10.62	6.17	7.63	9.28	7.35	5.67	6.58	...
Dec.....	8.85	11.92	8.94	10.53	6.18	7.60	9.44	7.46	5.83	6.66	...
2021: Jan.....	8.84	11.86	8.95	10.42	6.18	7.60	8.81	7.54	5.80	6.66	...
Feb.....	8.84	11.86	8.95	10.38	6.19	7.62	8.75	7.47	5.65	6.59	...
Mar.....	8.86	11.92	9.22	10.23	6.23	7.62	8.06	7.51	5.76	6.66	...
Apr.....	8.89	11.91	9.22	10.16	6.21	7.56	8.35	7.51	5.88	6.70	...
May.....	8.88	11.84	9.21	10.10	6.22	7.54	8.21	7.45	5.86	6.68	...
Jun.....	8.90	11.94	9.20	10.01	6.23	7.45	8.40	7.54	5.86	6.69	...
Jul.....	8.97	11.87	9.21	9.95	6.24	7.42	8.27	7.50	5.85	6.68	...
Aug.....	8.97	11.84	9.22	9.86	6.23	7.43	8.16	7.43	5.88	6.68	...
Sep.....	8.99	11.83	9.23	9.85	6.24	7.40	7.76	7.47	5.85	6.68	...
Oct.....	9.03	11.83	9.25	9.72	6.24	7.40	7.76	7.47	5.80	6.66	...
Nov.....	9.15	11.79	9.35	9.64	6.42	7.36	8.15	7.54	5.93	6.78	...
Dec.....	9.17	11.73	9.36	9.60	6.49	7.39	7.95	7.60	5.97	6.80	...

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- 1 Weighting based on the outstanding balances of each relevant category at month-end.
- 2 Include existing and new loans.
- 3 Excludes banks and the government sector.
- 4 Includes unincorporated business enterprises within households and non-profit institutions serving households.
- 5 Includes all public and private financial and non-financial institutions, excluding banks and the government sector.
- 6 Refers to any variable interest rate linked to a base rate that changes over time.
- 7 Refers to a predefined fixed interest rate set for either a specified term or the entire duration of the agreement.
- 8 Includes loans granted in terms of resale agreements and loans not included in other loan categories.
- 9 Unsecured loans to households up to an amount of R30 000 to which the maximum NCA rates apply.

Money-market and related interest rates

Date	Accommodation rates		Predominant prime lending rate		Date	Interbank rates			Negotiable certificates of deposit/ promissory notes ⁵			
	Repurchase rate % (1401M) ¹	SAMOS penalty rate ²	Date	Percentage (1403M) ¹		Date	South African Benchmark Overnight Rate (Sabor) on deposits ³ % (1444W)	Overnight foreign exchange rate ⁴ % (1446W)	Rand overnight deposit rate % (1447W)	2 months (1409W)	3 months (1411W)	6 months (1412W)	12 months (1413W)
2014/01/31	5.50	...	2014/01/31	9.00	2021/11/19	3.68	3.75	3.58	3.78	3.85	4.48	5.33
2014/07/18	5.75	...	2014/07/18	9.25	2021/11/26	3.76	4.40	3.58	3.78	3.87	4.50	5.38
2015/07/24	6.00	...	2015/07/24	9.50	2021/12/03	3.82	5.35	3.58	3.78	3.87	4.52	5.40
2015/11/20	6.25	...	2015/11/20	9.75	2021/12/10	3.84	5.50	3.57	3.79	3.88	4.53	5.35
2016/01/29	6.75	...	2016/01/29	10.25	2021/12/17	3.78	4.85	3.57	3.80	3.88	4.55	5.35
2016/03/18	7.00	...	2016/03/18	10.50	2021/12/24	3.79	4.10	3.58	3.80	3.88	4.55	5.38
2017/07/21	6.75	...	2017/07/21	10.25	2021/12/31	3.87	6.60	3.58	3.80	3.88	4.60	5.43
2018/03/29	6.50	...	2018/03/29	10.00	2022/01/07	3.79	4.66	3.58	3.81	3.89	4.75	5.65
2018/11/23	6.75	...	2018/11/23	10.25	2022/01/14	3.78	4.45	3.58	3.81	3.89	4.77	5.64
2019/07/19	6.50	...	2019/07/19	10.00	2022/01/21	3.80	5.03	3.58	3.81	3.89	4.78	5.73
2020/01/17	6.25	...	2020/01/17	9.75	2022/01/28	4.04	5.25	3.83	4.01	4.11	4.83	5.79
2020/03/20	5.25	...	2020/03/20	8.75	2022/02/04	3.96	3.45	3.83	4.09	4.16	4.91	5.78
2020/04/15	4.25	...	2020/04/15	7.75	2022/02/11	3.98	3.90	3.82	4.10	4.17	4.96	5.84
2020/05/22	3.75	...	2020/05/22	7.25	2022/02/18	3.97	3.98	3.83	4.11	4.18	4.97	5.82
2020/07/24	3.50	...	2020/07/24	7.00	2022/02/25	4.00	4.90	3.83	4.15	4.22	5.14	6.03
2021/11/19	3.75	...	2021/11/19	7.25	2022/03/04	4.01	4.40	3.83	4.15	4.22	5.18	6.10
2022/01/28	4.00	...	2022/01/28	7.50	2022/03/11	4.02	4.48	3.82	4.20	4.28	5.32	6.34

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Date	Jibar rates ⁶			FRA rates ⁷			SARB debenture rates ⁸			Treasury bill rates		
	3-month JIBAR (1450W)	6-month JIBAR (1460W)	12-month JIBAR (1461W)	3x6 FRA (1462W)	6x9 FRA (1463W)	9x12 FRA (1451W)	7 day SARB debentures (1407W)	14 day SARB debentures (1464W)	28 day SARB debentures (1465W)	91-day Treasury bills (1405W)	182-day Treasury bills (1466W)	273-day Treasury bills (1467W)
2021/11/19	3.85	4.48	5.32	4.25	4.73	5.36	3.49	3.77	...	3.89	4.62	5.15
2021/11/26	3.87	4.55	5.52	4.25	4.98	5.43	3.75	3.75	3.89	3.89	4.73	5.26
2021/12/03	3.87	4.52	5.40	4.26	4.95	5.35	3.75	3.90	3.90	3.87	4.84	5.30
2021/12/10	3.87	4.53	5.35	4.23	4.86	5.23	3.75	3.86	3.90	3.91	4.90	5.35
2021/12/17	3.88	4.55	5.34	4.23	4.82	5.16	...	3.85	3.89	3.87	4.92	5.40
2021/12/24	3.88	4.55	5.38	4.24	4.86	5.40	3.74	3.89	3.89	3.83	4.93	5.43
2021/12/31	3.88	4.60	5.43	4.49	4.90	5.45	3.74	3.89	3.90	3.85	4.99	5.45
2022/01/07	3.89	4.75	5.65	4.62	5.08	5.78	...	3.88	...	3.86	5.00	5.46
2022/01/14	3.89	4.77	5.65	4.61	5.06	5.69	3.75	3.88	...	3.87	5.01	5.38
2022/01/21	3.89	4.78	5.72	4.63	5.14	5.80	3.75	3.89	...	3.83	5.03	5.35
2022/01/28	4.11	4.83	5.79	4.48	5.13	5.54	3.75	...	...	4.03	5.09	5.37
2022/02/04	4.16	4.91	5.78	4.56	5.24	5.63	4.00	4.04	4.05	3.94	5.04	5.30
2022/02/11	4.17	4.96	5.84	4.62	5.34	5.71	4.00	4.08	4.07	3.89	5.02	5.31
2022/02/18	4.18	4.97	5.82	4.56	5.21	5.53	4.02	4.05	...	...	4.99	5.28
2022/02/25	4.22	5.14	6.02	4.91	5.33	5.87	4.00	4.10	4.15	4.15	4.98	5.33
2022/03/04	4.22	5.18	6.08	5.00	5.47	6.06	4.00	4.16	4.14	4.15	5.07	5.33
2022/03/11	4.28	5.32	6.37	5.16	5.70	6.34	...	4.18	...	4.21	5.16	5.45

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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 As from 1 April 2004 the rate reflected related to negotiable certificates of deposits (instead of promissory notes).

6 The Johannesburg Interbank Average Rate (JIBAR) serves as benchmark for short-term money market interest rates. Prior to November 2012 known as the Johannesburg Interbank Agreed Rate.

7 Rates on 3x6, 6x9 and 9x12-month forward rate agreements indicate market expectations of rates on 3-month NCDs in 3, 6 and 9 months' time.

8 Average tender rates on South African Reserve Bank debentures are established at Wednesday auctions (see footnotes 5 and 6 on page S-28 for dates of inception).

Money and Banking

Selected data

Period	Percentage changes ¹							Income velocity of circulation of money ⁶			
	Monetary aggregates ²				Credit ³			V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extension (1368A)				
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)					
2016	6.88	12.49	6.54	6.07	5.58	5.10	6.97	6.19	3.23	1.92	1.56
2017	6.43	5.85	7.87	6.42	5.17	6.71	8.49	6.29	3.13	1.93	1.57
2018	3.09	4.53	3.17	5.56	5.25	5.15	5.60	6.38	3.16	1.91	1.56
2019	2.92	3.22	4.81	6.15	5.52	6.05	5.51	6.36	3.13	1.90	1.52
2020	18.97	19.29	15.00	9.43	1.23	3.56	3.83	5.52	2.70	1.67	1.37
2021	5.75	5.83	5.13	5.71	4.61	2.57	4.43	5.65	2.77	1.77	1.48
2018: 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	6.46	3.16	1.93	1.56
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	6.31	3.13	1.90	1.52
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	6.35	3.12	1.90	1.52
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	6.39	3.13	1.91	1.52
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	6.40	3.14	1.91	1.52
2020: Jan	6.57	6.18	6.55	7.12	4.79	5.10	4.45	...	...	...	...
Feb	7.81	6.54	7.36	7.79	4.72	5.26	4.31	...	...	...	...
Mar	9.79	15.24	10.97	9.51	5.33	7.75	7.86	6.26	3.09	1.88	1.50
Apr	13.93	16.22	12.63	10.48	4.18	7.11	7.33	...	...	...	...
May	13.29	16.37	13.39	10.60	3.27	6.26	6.99	...	...	...	...
Jun	12.99	15.07	14.15	11.07	2.44	5.64	7.01	4.85	2.32	1.45	1.18
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	5.41	2.66	1.65	1.35
Oct	20.84	18.24	15.71	9.80	0.99	3.24	4.75	...	...	...	...
Nov	17.09	20.00	14.78	8.15	1.05	3.38	3.80	...	...	...	...
Dec	18.97	19.29	15.00	9.43	1.23	3.56	3.83	5.57	2.73	1.72	1.44
2021: Jan	17.33	19.19	14.58	9.15	1.56	3.26	3.50	...	...	...	...
Feb	16.32	19.70	13.09	7.48	1.70	2.74	3.43	...	...	...	...
Mar	12.90	9.49	7.18	3.62	-0.84	-1.49	-1.32	5.61	2.75	1.74	1.46
Apr	10.36	6.21	4.41	2.02	-0.57	-1.65	-1.24	...	...	...	...
May	11.62	8.54	3.70	1.82	0.69	-0.31	-0.70	...	...	...	...
Jun	5.80	6.04	1.84	0.12	1.45	-0.43	-2.89	5.71	2.81	1.80	1.50
Jul	7.69	7.34	4.17	1.93	2.09	0.68	1.85	...	...	...	...
Aug	5.19	6.13	2.62	2.31	2.35	1.21	1.39	...	...	...	...
Sep	6.87	8.03	4.78	4.01	3.32	1.60	2.27	5.64	2.76	1.77	1.47
Oct	4.58	4.42	2.37	3.19	3.07	1.29	2.15	...	...	...	...
Nov	7.96	6.67	5.12	6.36	4.33	2.46	4.64
Dec	5.75	5.83	5.13	5.71	4.61	2.57	4.43	5.62	2.77	1.77	1.47

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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.