

Statistical tables

Money and banking

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General notes

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

... denotes not available

- denotes a value equal to nil

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

Capital market interest rates and yields

Percentage

Period	Yields ¹ and price indices on bonds traded on the stock exchange ²									Investment rates				Borrowing rates
	Government bonds						Other bond index ³	All-bond index ³	Eskom bonds	Nominal fixed rates ¹⁰ on RSA retail savings bonds ¹¹			Postbank investment accounts	Predominant rate on mortgage loans
	Nominal yields				Real yield	Government bond index ³				2 years	3 years	5 years		Banks: Dwelling units
	0 to 3 years (2000M)	3 to 5 years (2001M)	5 to 10 years (2002M)	10 years and over (2003M)	10 years and over (2027M)		(2013M)	(2018M)	(2014M)				(2004M)	
2019	6.70	7.30	8.37	9.15	3.80	690.79	728.84	698.50	11.04	7.50	7.75	8.50	5.25	10.00
2020	4.59	6.90	8.86	9.83	4.49	749.95	795.34	758.96	11.34	4.75	5.75	7.75	2.25	7.00
2021	5.02	7.87	9.50	9.98	3.99	811.87	871.74	822.72	11.38	6.75	7.75	9.75	2.50	7.25
2021: Apr	4.95	7.33	9.23	10.05	3.98	751.03	795.23	759.89	11.60	6.25	7.00	8.50	2.25	7.00
May	4.75	7.32	9.02	9.81	3.98	778.48	829.74	788.25	11.36	5.50	6.25	8.25	2.25	7.00
Jun	5.08	7.29	8.85	9.56	3.81	786.91	839.48	796.87	11.02	6.00	6.75	8.25	2.25	7.00
Jul	5.17	7.45	8.91	9.63	3.94	793.41	844.55	803.25	11.11	6.25	7.00	8.50	2.25	7.00
Aug.....	4.98	7.34	8.86	9.56	3.99	806.77	861.97	817.12	11.04	6.00	6.75	8.50	2.25	7.00
Sep.....	4.97	7.45	8.89	9.66	3.90	789.83	842.44	799.81	11.10	6.00	7.00	8.50	2.25	7.00
Oct	5.32	7.91	9.47	10.08	3.94	785.21	841.38	795.53	11.48	6.50	7.50	9.00	2.25	7.00
Nov.....	5.32	8.07	9.56	10.04	4.03	790.76	847.66	801.18	11.27	7.25	8.00	9.50	2.50	7.25
Dec.....	5.02	7.87	9.50	9.98	3.99	811.87	871.74	822.72	11.38	6.75	7.75	9.75	2.50	7.25
2022: Jan	5.17	7.79	9.36	9.83	3.88	818.73	879.41	829.70	11.25	5.75	7.25	9.25	2.75	7.50
Feb.....	5.30	7.72	9.23	9.65	3.81	822.89	887.16	834.21	11.04	5.50	7.25	9.25	2.75	7.50

KB201

Percentage

Prescribed rate of interest ⁴ (Judgement debt)		Rate of interest on loans from the State Revenue Fund ⁵		Official rate of interest ⁶ (Fringe benefit taxation)		Rate of interest			
						Outstanding VAT amounts			Provisional tax
Date		Date		Date		Date	Tax ⁷	Refunds ⁸	Refunds ⁹
1993/10/01	15.50	2014/03/01	9.00	2014/08/01	6.75	2014/05/01	9.00	9.00	5.00
2014/08/01	9.00	2014/09/01	9.25	2015/08/01	7.00	2014/11/01	9.25	9.25	5.25
2016/01/08	9.75	2015/09/01	9.50	2015/12/01	7.25	2015/11/01	9.50	9.50	5.50
2016/03/01	10.25	2016/01/01	9.75	2016/02/01	7.75	2016/03/01	9.75	9.75	5.75
2016/05/01	10.50	2016/03/01	10.25	2016/04/01	8.00	2016/05/01	10.25	10.25	6.25
2017/09/01	10.25	2016/05/01	10.50	2017/08/01	7.75	2016/07/01	10.50	10.50	6.50
2018/05/01	10.00	2017/09/01	10.25	2018/04/01	7.50	2017/11/01	10.25	10.25	6.25
2019/01/01	10.25	2018/05/01	10.00	2018/12/01	7.75	2018/07/01	10.00	10.00	6.00
2019/09/01	10.00	2019/01/01	10.25	2019/08/01	7.50	2019/03/01	10.25	10.25	6.25
2020/03/01	9.75	2019/09/01	10.00	2020/02/01	7.25	2019/11/01	10.00	10.00	6.00
2020/05/01	8.75	2020/03/01	9.75	2020/04/01	6.25	2020/05/01	9.75	9.75	5.75
2020/06/01	7.75	2020/05/01	7.75	2020/05/01	5.25	2020/07/01	7.75	7.75	3.75
2020/07/01	7.25	2020/07/01	7.25	2020/06/01	4.75	2020/09/01	7.25	7.25	3.25
2020/09/01	7.00	2020/09/01	7.00	2020/08/01	4.50	2020/11/01	7.00	7.00	3.00
2022/01/01	7.25	2022/01/01	7.25	2021/12/01	4.75	2022/03/01	7.25	7.25	3.25
2022/03/01	7.50	2022/03/01	7.50	2022/02/01	5.00	2022/05/01	7.50	7.50	3.50

KB202

1 Monthly average bond yield.

2 Source: The JSE Limited and the Actuarial Society of South Africa.

3 Indices: 1 July 2000 = 100. Month-end values.

4 Prescribed rate of interest (Section 1 of Act No. 55 of 1975), Department of Justice. This Act provides for the calculation and payment of interest on certain judgement debts.

5 The standard interest rate applicable to loans granted by the State out of the State Revenue Fund, Exchequer Act No. 66 of 1975. As from 1 April 2000 the Public Finance Management Act No. 1 of 1999, as amended by Act No. 29 of 1999.

6 Official rate of interest as defined by the Income Tax Act No. 58 of 1962.

7 Interest for failure to pay tax when due. Value-Added Tax Act No. 89 of 1991. As from 1 April 2003 determined in terms of the Public Finance Management Act No. 1 of 1999.

8 Interest on delayed refunds. Value-Added Tax Act No. 89 of 1991. As from 1 April 2003 determined in terms of the Public Finance Management Act No. 1 of 1999.

9 Income Tax Act No.58 of 1962. As from 1 April 2003 linked to the interest rate in respect of outstanding taxes.

10 Fixed interest rates applicable for the entire term of the investment.

11 Source: The National Treasury.

Capital market activity

Primary and secondary markets

R millions

Period	Primary market						Secondary market						
	Net issues of marketable debt securities ^{1,3}			Share capital raised by companies listed on the JSE ²			Stock exchange transactions						
	General government ⁹ (2870M)	Public enterprises (2871M)	Other ¹³ (2872M)	Private sector			Shares			Bonds			
				Rights issues of ordinary shares (2044M)	Other share capital raised (2046M)	Total value of share capital raised (2043M)	Market capitalisation ¹¹ (2170M)	Total volume of shares traded ^{4,12} (2171M)	Total value of shares traded ¹² (2172M)	Market capitalisation ² (2025M)	Total number of transactions ^{5,8} (2040M)	Bonds purchased ⁸	
											Total consideration (2041M)	Total nominal value (2042M)	
2019	325 014	17 555	80 952	4 409	31 437	35 847	17 459 094	82 549	5 140 849	3 278 785	482 846	36 379 176	36 808 135
2020	548 657	-13 760	-18 113	27 182	39 721	66 902	17 874 362	117 838	5 796 431	3 734 804	497 216	33 943 883	33 836 761
2021	385 344	-26 435	50 408	880	20 863	21 743	20 520 439	122 170	5 881 222	4 107 867	487 371	34 960 627	35 793 795
2021: May	36 420	-9 798	1 440	-	981	981	19 035 677	10 101	468 729	3 918 110	40 734	2 966 125	3 066 989
Jun	33 255	662	8 073	100	1 356	1 456	18 780 438	8 606	472 346	3 944 854	44 743	2 998 235	3 051 028
Jul	38 362	945	6 634	-	2 700	2 700	18 957 915	10 185	458 973	3 966 629	39 367	2 853 686	2 960 059
Aug	28 524	-2 244	1 029	-	94	94	19 215 110	13 569	736 664	4 003 473	38 734	2 923 067	3 025 012
Sep	26 717	-11 852	4 188	-	1 262	1 262	18 487 850	9 957	591 217	3 947 923	38 787	3 022 350	3 065 801
Oct	42 888	500	5 838	-	125	125	19 490 316	10 218	431 061	3 971 553	43 031	3 311 495	3 402 486
Nov	27 020	-1 227	3 138	34	4 976	5 010	19 698 954	8 514	453 817	4 003 688	45 702	3 658 809	3 698 929
Dec	26 793	-575	3 711	-	4 366	4 366	20 520 439	6 653	408 060	4 107 867	29 394	2 319 763	2 297 522
2022: Jan	-34 145	-117	-4 346	-	550	550	23 186 672	5 760	370 159	4 030 243	32 094	2 923 144	2 923 735
Feb	2 547	-354	55	2 376	2 431	22 015 357	6 813	478 542	4 051 268	39 695	3 252 132	3 214 599

KB203

Non-resident and real-estate transactions

R millions

Period	Transactions by non-residents									Real estate ⁶
	Shares ²			Bonds ¹⁰					Total	Transfer duty ⁷ (2564M)
	Purchases (2550M)	Sales (2551M)	Net purchases (2050M)	Purchases (2553M)	Sales (2554M)	Net purchases			Net purchases (2565M)	
						Total (2051M)	Repurchases (2562M)	Outright (2563M)		
2019	899 391	1 013 553	-114 162	2 529 418	2 452 646	76 772	29 473	47 299	-37 390	7 201
2020	941 529	1 067 119	-125 590	3 239 299	3 279 217	-39 919	-54 349	14 431	-165 509	6 808
2021	976 144	1 129 238	-153 094	2 890 711	2 893 366	-2 655	19 095	-21 751	-155 749	10 210
2021: May	84 474	90 050	-5 575	271 815	267 924	3 891	-8 326	12 217	-1 684	973
Jun	63 035	87 240	-24 205	219 351	229 178	-9 828	-4 412	-5 415	-34 032	949
Jul	68 609	96 469	-27 860	231 246	232 132	-886	-3 511	2 625	-28 746	915
Aug	144 235	160 845	-16 610	211 548	201 603	9 944	12 305	-2 361	-6 666	826
Sep	80 996	84 093	-3 097	215 368	232 353	-16 985	2 535	-19 520	-20 082	789
Oct	62 655	83 095	-20 440	234 643	235 538	-895	10 676	-11 572	-21 336	819
Nov	63 061	81 121	-18 060	253 913	264 179	-10 266	5 144	-15 410	-28 327	811
Dec	47 655	74 139	-26 483	191 400	192 157	-757	-2 114	1 357	-27 240	742
2022: Jan	56 144	58 805	-2 661	246 127	232 470	13 657	-2 735	16 392	10 995	980
Feb	83 803	69 388	14 415	215 195	206 441	8 753	4 689	4 064	23 168	932

KB204

1 Sources: The JSE Limited (JSE) and National Treasury.

2 Source: JSE.

3 Change in the nominal or face value of outstanding balances.

4 Volume in millions.

5 Actual number.

6 Seasonally adjusted.

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

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

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

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

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

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

13 Including net issues by the domestic private sector and non-resident entities.

Capital market interest rates (continued)

Percentage

Date	National Credit Act: Maximum prescribed interest rates					
	Mortgage agreements	Credit facilities	Unsecured credit transactions	Developmental credit agreements		Other credit agreements
				Development of a small business	Low-income housing (unsecured)	
2016/05/06	19.00	21.00	28.00	34.00	34.00	24.00
2017/07/21	18.75	20.75	27.75	33.75	33.75	23.75
2018/03/29	18.50	20.50	27.50	33.50	33.50	23.50
2018/11/23	18.75	20.75	27.75	33.75	33.75	23.75
2019/07/19	18.50	20.50	27.50	33.50	33.50	23.50
2020/01/17	18.25	20.25	27.25	33.25	33.25	23.25
2020/03/20	17.25	19.25	26.25	32.25	32.25	22.25
2020/04/15	16.25	18.25	25.25	31.25	31.25	21.25
2020/05/22	15.75	17.75	24.75	30.75	30.75	20.75
2020/07/24	15.50	17.50	24.50	30.50	30.50	20.50
2021/11/19	15.75	17.75	24.75	30.75	30.75	20.75
2022/01/28	16.00	18.00	25.00	31.00	31.00	21.00

KB233

Derivative market activity

R millions

Period	Derivative markets ¹									
	Equity derivatives				Commodity derivatives				Interest rate derivatives	Currency derivatives
	Number of deals ² (2140M)	Number of contracts ² (2141M)	Traded value (2142M)	Open interest ³ (2143M)	Number of deals ² (2144M)	Number of contracts ² (2145M)	Traded value (2146M)	Open interest ³ (2147M)	Open interest ³ (2058M)	Open interest ³ (2059M)
2016	3 613 300	427 451 830	6 942 719	42 621 649	387 080	3 426 080	957 866	102 521	838 985	2 331 477
2017	3 204 643	311 565 908	6 173 488	21 939 559	375 722	3 009 693	569 270	168 361	1 119 484	6 592 692
2018	3 620 652	113 181 024	5 996 463	10 027 944	435 516	3 431 946	678 474	182 210	969 599	6 857 506
2019	3 642 713	85 117 279	6 595 179	8 731 710	463 540	3 510 686	809 731	157 807	1 222 772	7 367 398
2020	4 104 595	103 238 394	5 799 347	14 311 458	500 376	3 495 598	915 331	173 669	1 124 559	4 498 784
2021	3 742 452	120 053 912	6 340 065	13 790 515	477 263	3 559 741	1 107 835	152 260	1 197 618	4 610 939
2020: Jul.....	298 687	4 890 698	286 652	12 513 080	37 307	320 655	82 481	173 333	1 634 705	7 597 822
Aug.....	346 878	5 043 496	355 822	11 353 058	44 634	288 556	74 385	193 749	1 267 376	8 294 956
Sep.....	470 820	15 525 863	842 096	11 096 161	33 463	258 495	70 428	205 072	1 268 396	1 793 278
Oct.....	324 819	8 716 679	325 199	12 969 172	38 877	246 653	73 342	209 490	1 565 496	2 176 563
Nov.....	323 456	5 587 274	336 659	13 365 677	52 546	416 510	122 256	179 184	1 116 579	6 249 541
Dec.....	306 551	16 542 752	757 682	14 311 458	31 766	237 470	69 603	173 669	1 124 559	4 498 784
2021: Jan.....	283 983	2 980 129	338 700	14 701 887	40 474	252 280	73 982	179 887	1 592 758	4 713 540
Feb.....	254 928	3 980 650	368 197	15 330 652	41 269	299 532	88 022	147 278	1 186 625	5 065 833
Mar.....	383 922	26 545 503	952 743	15 950 187	34 803	249 634	75 416	142 823	1 232 259	2 685 946
Apr.....	203 967	4 970 204	250 025	16 068 068	35 318	254 273	77 105	159 149	1 702 309	2 822 612
May.....	269 790	6 220 261	348 747	17 924 067	40 983	359 820	111 003	188 661	1 130 276	3 115 846
Jun.....	309 551	19 688 058	924 301	16 676 604	46 344	377 556	117 050	163 431	1 138 972	3 370 829
Jul.....	335 731	10 207 205	385 318	16 236 176	41 605	310 170	97 180	181 039	1 476 122	4 885 372
Aug.....	323 595	2 428 341	357 937	16 717 243	36 348	279 326	88 869	186 648	1 100 215	5 191 626
Sep.....	455 226	24 028 163	995 303	21 443 959	37 194	254 176	76 117	190 548	1 147 169	4 849 137
Oct.....	289 897	5 588 885	333 773	21 148 024	34 509	242 793	75 012	189 263	1 680 253	5 002 336
Nov.....	291 641	4 575 915	356 100	23 427 168	59 819	450 161	151 081	167 952	1 163 001	6 671 049
Dec.....	340 221	8 840 598	728 922	13 790 515	28 597	230 020	76 999	152 260	1 197 618	4 610 939
2022: Jan.....	241 318	2 484 126	302 542	13 675 333	33 992	218 479	70 446	142 254	1 602 128	4 693 658
Feb.....	263 484	8 249 854	378 760	14 718 672	54 818	353 039	124 938	128 085	1 231 837	5 048 848

KB205

1 Source: The JSE Limited. Futures and options contracts included.

2 Actual number.

3 Actual number as at the last business day of the particular month and year.

Share prices

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Unit trusts

Assets and transactions

R millions

Period	All funds									Money market funds: Total assets (2709Q)	Transactions in units ⁹		
	Cash and deposits ¹ (2700Q)	Interest bearing securities ²		Foreign sector (2703Q)	Equity ⁴ (2704Q)	Other assets ⁵ (2705Q)	Total assets ⁶ (2706Q)	Of which: Foreign assets ⁷ (2707Q)	Domestic intra-industry assets ⁸ (2708Q)		Sales ¹⁰ (2710Q)	Repurchases (2711Q)	Net inflows (2712Q)
		Domestic											
		Public sector ³ (2701Q)	Private sector (2702Q)										
2015	223 259	213 160	310 181	7 740	1 063 275	16 392	1 834 008	386 047	291 933	257 526	1 654 072	1 587 864	66 208
2016	228 572	237 103	363 160	8 779	1 112 754	20 291	1 970 659	374 955	335 842	291 589	2 032 705	1 882 965	149 740
2017	190 860	240 316	469 962	10 217	1 239 859	23 712	2 174 926	416 225	364 026	308 602	1 959 663	1 807 504	152 159
2018	224 796	291 210	456 307	9 125	1 194 026	27 397	2 202 862	437 744	337 368	329 596	2 088 712	1 991 446	97 266
2019	236 774	350 446	528 790	11 599	1 271 224	33 228	2 432 061	507 726	364 561	347 105	2 239 830	2 103 399	136 431
2020	220 078	432 485	689 754	19 110	1 370 993	36 898	2 769 318	851 625	394 480	438 120	2 743 914	2 578 143	165 771
2021	247 288	483 368	657 183	16 224	1 732 951	46 536	3 183 548	1 076 650	469 705	373 627	2 928 202	2 858 026	70 176
2014: 02	214 751	200 626	303 632	6 338	880 943	12 183	1 618 474	252 598	230 876	269 317	343 960	321 577	22 383
03	209 874	195 423	285 278	8 510	893 309	15 173	1 607 568	267 321	244 341	240 791	426 611	430 792	-4 181
04	197 486	215 846	288 314	4 029	946 614	17 848	1 670 137	278 527	255 186	240 590	455 791	445 077	10 714
2015: 01	206 797	223 565	299 558	5 175	1 002 012	10 424	1 747 531	305 699	261 983	236 750	300 911	292 088	8 822
02	213 180	209 853	307 927	7 854	1 006 238	12 190	1 757 242	321 462	257 378	250 486	340 565	337 426	3 139
03	211 919	214 470	330 957	5 958	998 168	14 877	1 776 348	328 473	268 365	264 536	484 569	452 591	31 978
04	223 259	213 160	310 181	7 740	1 063 275	16 392	1 834 008	386 047	291 933	257 526	528 027	505 759	22 268
2016: 01	230 891	217 330	322 915	6 623	1 076 255	14 263	1 868 276	366 249	313 493	265 032	352 372	327 236	25 136
02	201 858	227 235	365 592	7 496	1 094 958	16 964	1 914 102	368 615	323 926	273 375	452 549	411 193	41 356
03	202 054	226 181	380 198	8 245	1 119 443	20 424	1 956 546	382 118	334 832	285 737	571 985	526 758	45 228
04	228 572	237 103	363 160	8 779	1 112 754	20 291	1 970 659	374 955	335 842	291 589	655 798	617 778	38 021
2017: 01	181 208	242 401	418 755	9 152	1 158 827	19 211	2 029 554	388 602	335 549	300 015	431 111	407 435	23 676
02	174 276	236 271	440 455	6 657	1 175 415	19 167	2 052 241	407 133	349 868	302 555	486 728	453 080	33 648
03	182 153	235 761	450 822	9 522	1 226 498	21 348	2 126 105	434 994	365 758	306 120	490 175	446 404	43 771
04	190 860	240 316	469 962	10 217	1 239 859	23 712	2 174 926	416 225	364 026	308 602	551 649	500 584	51 065
2018: 01	176 520	247 109	473 585	9 688	1 198 056	18 988	2 123 946	413 333	343 007	309 558	506 281	495 247	11 034
02	153 392	262 516	483 408	9 094	1 259 783	22 514	2 190 707	466 423	366 285	304 431	484 941	471 335	13 606
03	204 042	277 201	481 154	8 838	1 278 245	24 186	2 273 666	487 869	364 242	322 257	532 569	478 098	54 471
04	224 796	291 210	456 307	9 125	1 194 026	27 397	2 202 862	437 744	337 368	329 596	564 921	546 766	18 155
2019: 01	235 326	298 531	487 288	9 844	1 288 287	20 970	2 340 247	493 839	359 827	343 732	508 466	460 438	48 028
02	234 880	318 172	513 032	10 634	1 262 777	25 476	2 364 970	482 540	363 258	349 729	570 681	530 917	39 764
03	244 027	329 716	530 121	11 780	1 258 339	27 172	2 401 155	511 615	373 358	363 720	579 335	534 349	44 986
04	236 774	350 446	528 790	11 599	1 271 224	33 228	2 432 061	507 726	364 561	347 105	581 347	577 696	3 651
2020: 01	271 955	362 074	492 008	12 473	1 046 077	27 944	2 212 530	491 417	317 676	369 592	603 863	578 682	25 181
02	269 580	409 191	561 919	10 634	1 186 882	33 783	2 471 989	524 041	374 857	416 005	599 212	526 818	72 394
03	210 481	364 575	744 642	19 052	1 264 096	45 702	2 648 549	822 655	387 488	424 023	759 575	724 978	34 597
04	220 078	432 485	689 754	19 110	1 370 993	36 898	2 769 318	851 625	394 480	438 120	781 264	747 666	33 599
2021: 01	237 886	458 828	650 976	16 230	1 493 855	40 215	2 897 990	892 354	398 966	422 574	742 386	732 728	9 658
02	229 257	455 607	634 691	15 157	1 546 704	46 390	2 927 805	926 131	423 307	376 393	772 164	786 259	-14 094
03	238 139	475 421	625 504	15 551	1 590 837	46 384	2 991 836	966 417	440 512	366 314	730 384	694 584	35 799
04	247 288	483 368	657 183	16 224	1 732 951	46 536	3 183 548	1 076 650	469 705	373 627	683 268	644 455	38 813

KB245

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

Public Investment Corporation Liabilities¹

R millions

End of	Pension funds ²	Social security funds ³	Other government funds	Households ⁴	Other	Total liabilities
	(2806K)	(2807K)	(2808K)	(2809K)	(2810K)	(2811K)
2015	1 596 560	166 031	28 038	1	1 582	1 792 213
2016	1 667 255	188 208	29 752	1	2 058	1 887 274
2017	1 901 030	216 815	26 071	1	2 390	2 146 308
2018	1 797 620	227 039	27 844	2	2 639	2 055 143
2019	1 884 803	244 264	30 917	2	2 752	2 162 738
2020	1 986 310	190 026	32 640	2	2 843	2 211 820
2021	2 270 277	210 996	35 066	2	3 059	2 519 400
2020: 01	1 659 464	217 998	30 987	2	2 487	1 910 938
02	1 881 420	200 735	32 096	2	2 674	2 116 925
03	1 884 836	188 749	31 507	2	2 694	2 107 788
04	1 986 310	190 026	32 640	2	2 843	2 211 820
2021: 01	2 118 207	198 116	32 915	2	2 924	2 352 164
02	2 123 172	206 211	33 280	2	3 041	2 365 705
03	2 159 793	206 495	33 591	2	3 099	2 402 979
04	2 270 277	210 996	35 066	2	3 059	2 519 400

KB247

Assets^{1, 11}

R millions

End of	Cash and deposits ⁵	Interest bearing securities			Equity ⁷	Loans	Non-financial assets ⁸	Other assets ⁹	Total assets	Of which: Foreign assets ¹⁰
		Domestic		Foreign sector						
		Public sector ⁶	Private sector							
(2812K)	(2813K)	(2814K)	(2815K)	(2816K)	(2818K)	(2819K)	(2820K)	(2821K)	(2822K)	
2015	51 957	587 367	43 352	757	1 066 062	31 682	10 284	753	1 792 213	306 814
2016	83 167	636 362	34 710	2 526	1 067 201	49 974	12 498	835	1 887 274	280 047
2017	81 871	651 341	34 801	2 179	1 299 001	64 009	14 236	-1 130	2 146 308	331 046
2018	105 022	671 635	30 911	1 213	1 154 679	66 914	14 774	9 995	2 055 143	292 872
2019	113 102	712 101	26 070	1 228	1 216 205	68 852	15 747	9 434	2 162 738	363 256
2020	112 817	721 939	23 442	913	1 257 165	66 787	17 593	11 164	2 211 820	383 056
2021	108 137	796 981	22 291	937	1 480 830	76 412	21 721	12 090	2 519 400	528 304
2020: 01	106 210	665 130	23 268	1 303	1 021 683	65 912	16 626	10 807	1 910 938	367 204
02	123 806	677 220	23 286	898	1 197 005	66 773	16 683	11 254	2 116 925	408 814
03	136 427	670 274	23 564	979	1 188 175	61 786	16 915	9 668	2 107 788	394 485
04	112 817	721 939	23 442	913	1 257 165	66 787	17 593	11 164	2 211 820	383 056
2021: 01	106 156	725 171	22 670	920	1 393 584	76 457	17 945	9 262	2 352 164	396 744
02	120 376	754 986	21 536	925	1 364 375	76 459	18 167	8 881	2 365 705	390 536
03	144 096	760 750	22 269	915	1 366 122	78 197	18 474	12 156	2 402 979	481 097
04	108 137	796 981	22 291	937	1 480 830	76 412	21 721	12 090	2 519 400	528 304

KB248

- 1 As from March 2002 statistics reported at market value.
- 2 Consisting of the Government Employees Pension Fund and other funds.
- 3 Comprising the Unemployment Insurance Fund and Compensation Fund.
- 4 Including funds of trusts and non-profit institutions serving households.
- 5 Consisting of transferable and other deposits with banks.
- 6 Securities issued by national and local governments as well as state-owned companies.
- 7 Comprising listed and unlisted domestic and foreign shares as well as investment in unit trusts and other funds.
- 8 Direct investment in unlisted property.
- 9 Including accounts receivable and net financial derivative exposures.
- 10 Consisting of secondary listings on the JSE and other foreign investments
- 11 Assets managed on behalf of pension funds, social security funds, the Public Investment Corporation SOC Limited and other clients.

Life insurers¹ Income statement²

R millions

Period	Income				Expenditure						Dividends paid (2724K)	Net income ¹⁰ (2725K)	Net capital profit or loss on investments, assets and other income ¹¹ (2726K)
	Investment income ³ (2715K)	Premiums ⁴		Other ⁶ (2717K)	Claims ⁷			Annuities (2720K)	Surrenders (2721K)	Other ⁹ (2723K)			
		Life business ⁵ (2716K)	Reinsurance inward business (2867K)		At maturity (2718K)	Reinsurance inward business (2868K)	Other ⁸ (2719K)						
2014	99 863	402 001	2 336	15 881	48 151	1	99 176	40 533	199 684	50 552	10 953	71 031	204 422
2015	112 237	424 830	2 450	11 948	51 974	1	110 277	46 814	188 934	54 759	11 727	86 979	125 012
2016	128 334	433 608	2 709	13 984	55 251	1	128 641	55 879	174 081	62 099	11 860	90 823	59 171
2017	129 147	443 472	3 085	11 898	56 467	1	126 560	54 271	163 368	66 911	14 445	105 579	207 765
2018	140 082	478 394	3 922	15 778	57 146	2	118 635	58 441	188 096	66 582	19 092	130 180	-69 039
2019	128 674	506 119	7 086	15 907	56 943	-	83 467	62 703	253 593	72 025	12 371	116 684	224 344
2020	128 439	512 238	5 341	16 676	53 355	-	101 134	69 140	267 392	64 944	28 918	77 811	115 734
2021	124 490	597 608	21 166	58 845	70 664	30 070	176 326	78 722	258 669	156 705	17 125	13 827	182 390
2014: 01	26 345	92 130	558	6 553	11 316	0	25 351	9 881	41 671	13 061	4 469	19 837	49 685
02	23 341	99 685	562	2 921	12 253	0	24 624	9 793	44 305	12 569	2 240	20 725	91 104
03	27 044	98 285	589	2 655	12 515	0	25 654	10 231	43 349	13 061	3 344	20 419	5 462
04	23 133	111 900	626	3 752	12 067	0	23 548	10 627	70 358	11 861	900	10 050	58 172
2015: 01	29 204	96 825	624	3 646	12 127	0	27 425	10 624	41 487	13 281	3 245	22 110	90 556
02	26 687	101 699	657	3 143	13 499	0	26 878	10 437	49 298	13 598	3 086	15 389	-13 534
03	30 126	106 226	555	1 637	13 513	0	27 098	11 531	51 276	13 352	2 426	19 348	-13 197
04	26 220	120 080	615	3 523	12 835	0	28 877	14 222	46 873	14 528	2 971	30 131	61 187
2016: 01	38 148	108 197	649	3 682	12 302	0	31 582	18 299	43 111	14 727	1 675	28 981	48 516
02	29 124	106 753	709	3 673	15 128	0	32 105	12 388	42 928	15 338	4 701	17 672	24 617
03	34 364	109 731	638	3 231	13 933	0	31 433	12 740	42 814	14 945	1 766	30 330	16 034
04	26 698	108 927	713	3 398	13 888	0	33 521	12 452	45 228	17 090	3 717	13 839	-29 997
2017: 01	35 641	105 783	643	2 960	13 365	0	30 545	13 232	39 135	14 282	1 640	32 829	43 933
02	28 290	110 714	848	2 969	15 055	0	31 292	13 475	43 061	17 028	4 244	18 668	5 702
03	36 048	111 103	753	3 231	14 145	0	32 727	13 584	40 256	18 314	1 985	30 122	103 915
04	29 168	115 873	841	2 738	13 902	0	31 995	13 980	40 916	17 288	6 577	23 961	54 215
2018: 01	38 447	110 880	827	2 680	12 653	0	31 273	14 497	39 732	14 384	2 825	37 471	-59 113
02	32 351	114 748	1 000	6 010	14 752	1	32 902	14 176	41 292	18 729	7 882	24 374	66 815
03	38 108	128 549	979	3 477	14 403	-	35 300	14 737	51 298	16 868	2 127	36 382	22 540
04	31 175	124 217	1 115	3 611	15 339	-	19 161	15 030	55 774	16 602	6 259	31 953	-99 281
2019: 01	34 898	118 180	1 392	6 168	13 544	-	19 130	15 117	64 153	18 380	2 279	28 035	119 620
02	30 295	127 749	2 763	2 248	15 386	-	20 101	16 053	65 265	15 643	4 298	26 309	23 950
03	35 298	132 327	1 329	3 531	13 471	-	23 342	15 566	66 144	17 930	3 899	32 131	29 556
04	28 183	127 863	1 603	3 961	14 542	-	20 894	15 967	58 031	20 071	1 896	30 209	51 218
2020: 01	36 653	127 947	1 582	3 684	12 960	-	22 090	16 103	65 920	11 878	5 814	35 103	-410 730
02	31 310	118 863	1 686	3 887	11 090	-	20 429	16 381	52 382	19 730	7 758	27 975	327 297
03	32 785	123 155	964	5 063	14 445	-	29 544	17 596	66 699	17 041	3 114	13 529	7 767
04	27 690	142 273	1 109	4 041	14 861	-	29 071	19 061	82 391	16 295	12 232	1 203	191 399
2021: 01	32 135	144 832	5 494	12 756	17 579	5 631	43 644	18 648	66 984	39 221	7 935	-4 424	57 787
02	27 244	165 869	4 638	13 881	18 711	7 036	40 235	19 816	75 931	36 931	4 058	8 914	26 931
03	36 905	143 050	5 417	17 948	17 221	9 057	52 574	20 153	58 339	38 742	3 566	3 668	23 621
04	28 206	143 857	5 616	14 260	17 154	8 345	39 872	20 104	57 416	41 812	1 566	5 669	74 051

KB238

1 Comprising both life insurers and life reinsurers.

2 All items include both domestic and foreign transactions.

3 Comprising dividends, interest and rental income.

4 Comprising both earned and unearned premiums.

5 Including pension fund and group life insurance, annuities and other premiums.

6 Including claims and expenses recovered on reinsurance outwards, fees received and deferred acquisition revenue.

7 Comprising claims incurred and paid.

8 Including death, disability and critical illness claims.

9 Including premiums on reinsurance outwards, management fees and operational expenses, commissions, salaries and wages, taxation and deferred acquisition cost.

10 Income minus expenditure and dividends incurred and paid.

11 Including realised profits and losses on sales and revaluations.

Life insurers Equity and liabilities¹

R millions

End of	Interest bearing securities ² (2727K)	Equity ³ (2728K)	Financial derivatives (2729K)	Loans ⁴ (2730K)	Life policy liabilities		Technical provisions ⁶ (2733K)	Reserves ⁷ (2734K)	Accounts payable ⁸ (2735K)	Other liabilities ⁹ (2736K)	Total liabilities (2737K)	Of which: Foreign liabilities ¹⁰ (2738K)
					Insurance contracts (2731K)	Other contracts ⁵ (2732K)						
2015	6 077	6 183	19 290	3 600	1 266 342	928 927	29 418	250 278	51 592	116 839	2 678 547	83 039
2016	17 308	6 857	13 176	4 890	1 296 784	952 703	34 354	254 291	51 096	67 992	2 699 450	47 599
2017	18 198	6 652	12 549	5 657	1 422 118	1 026 213	37 894	260 734	52 545	59 776	2 902 336	56 711
2018	15 991	7 007	15 569	5 713	1 412 211	1 026 238	42 409	272 956	48 747	67 656	2 914 499	69 369
2019	19 716	6 920	14 646	6 115	1 518 360	1 124 672	47 735	274 050	50 296	79 587	3 142 096	84 562
2020	17 343	7 053	34 345	6 400	1 567 214	1 188 648	53 186	232 858	47 965	81 905	3 236 916	106 548
2021	25 620	14 403	32 639	67 033	1 265 980	2 123 614	78 414	227 621	35 364	53 019	3 923 708	239 408
2019: 04	19 716	6 920	14 646	6 115	1 518 360	1 124 672	47 735	274 050	50 296	79 587	3 142 096	84 562
2020: 01	18 774	6 879	28 513	6 147	1 401 699	1 033 245	50 092	196 079	49 299	89 637	2 880 363	95 849
02	19 425	7 078	28 757	5 891	1 505 222	1 135 503	51 687	231 501	47 934	82 875	3 115 873	102 787
03	16 221	7 075	29 168	6 289	1 509 554	1 158 553	51 983	225 185	48 247	85 891	3 138 167	107 087
04	17 343	7 053	34 345	6 400	1 567 214	1 188 648	53 186	232 858	47 965	81 905	3 236 916	106 548
2021: 01	23 029	13 401	33 022	73 380	1 255 115	1 810 478	69 248	215 016	29 740	55 218	3 577 649	192 865
02	23 598	13 434	28 216	63 453	1 104 789	2 039 820	70 744	215 074	33 771	48 445	3 641 344	201 573
03	25 588	13 815	29 368	63 364	1 135 874	2 068 466	81 321	218 343	36 664	48 255	3 721 058	213 338
04	25 620	14 403	32 639	67 033	1 265 980	2 123 614	78 414	227 621	35 364	53 019	3 923 708	239 408

KB239

Assets

R millions

End of	Cash and deposits ¹¹ (2739K)	Interest bearing securities ¹²			Equity ¹⁴ (2743K)	Financial derivatives (2744K)	Loans ⁴ (2745K)	Reinsurance assets (2746K)	Accounts receivable ¹⁵ (2747K)	Non-financial assets ¹⁶ (2748K)	Other assets ¹⁷ (2749K)	Total assets (2750K)	Of which: Foreign assets ¹⁸ (2751K)
		Domestic		Foreign sector (2742K)									
		Public sector ¹³ (2740K)	Private sector (2741K)										
2015	160 459	237 422	301 182	22 797	1 726 915	10 449	92 531	-	-	63 192	63 600	2 678 547	412 569
2016	146 645	238 115	329 141	22 143	1 749 854	11 582	82 679	-	-	60 005	59 285	2 699 450	385 055
2017	183 415	249 821	337 602	23 257	1 902 598	13 977	69 426	-	-	59 754	62 486	2 902 336	400 400
2018	172 175	250 573	349 859	30 779	1 909 846	11 199	58 129	-	-	65 575	66 363	2 914 499	399 335
2019	176 308	273 206	386 101	34 167	2 074 500	12 372	59 317	-	-	51 880	74 245	3 142 096	460 657
2020	156 266	347 247	335 412	34 850	2 147 652	32 494	59 108	-	-	46 240	77 647	3 236 916	495 278
2021	124 318	381 506	337 822	40 341	2 719 082	31 422	74 628	47 951	44 308	52 925	69 406	3 923 708	903 448
2019: 04	176 308	273 206	386 101	34 167	2 074 500	12 372	59 317	-	-	51 880	74 245	3 142 096	460 657
2020: 01	195 650	254 758	351 688	39 301	1 823 603	19 081	60 129	-	-	47 826	88 328	2 880 363	463 447
02	177 655	302 054	363 819	36 903	2 023 137	25 204	62 393	-	-	47 618	77 089	3 115 873	502 244
03	171 725	326 312	350 375	36 166	2 038 548	24 975	62 506	-	-	48 115	79 444	3 138 167	498 605
04	156 266	347 247	335 412	34 850	2 147 652	32 494	59 108	-	-	46 240	77 647	3 236 916	495 278
2021: 01	119 775	352 533	330 682	34 782	2 429 603	29 272	72 036	41 510	45 447	54 431	67 577	3 577 649	743 508
02	112 306	368 979	333 987	34 167	2 481 465	28 339	74 199	43 087	45 088	54 162	65 565	3 641 344	769 952
03	115 441	373 939	332 096	34 015	2 547 330	25 119	74 137	48 385	47 059	54 001	69 536	3 721 058	816 331
04	124 318	381 506	337 822	40 341	2 719 082	31 422	74 628	47 951	44 308	52 925	69 406	3 923 708	903 448

KB240

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

Non-life insurers¹

Income statement²

R millions

Period	Income					Expenditure				Dividends paid (2761K)	Net income ⁸ (2762K)	Net capital profit or loss on investments, assets and other income ⁹ (2763K)
	Investment income ³ (2752K)	Premiums ⁴		Claims and expenses recovered on reinsurance outwards (2754K)	Other ⁵ (2755K)	Claims ⁶		Premiums on reinsurance outwards (2758K)	Other ⁷ (2760K)			
		Non-life business (2753K)	Reinsurance inward business (2869K)			Non-life business (2756K)	Reinsurance inward business (2757K)					
2014	5 282	105 412	8 966	18 108	1 354	57 791	7 205	26 001	25 837	4 779	17 508	13 936
2015	5 991	109 804	11 636	17 542	1 007	56 738	7 909	28 247	28 748	4 997	19 341	15 372
2016	7 061	114 378	12 303	27 579	1 827	66 705	9 012	31 270	28 847	6 341	20 973	17 279
2017	8 744	124 736	13 071	31 200	1 537	74 073	9 831	33 947	32 333	6 044	23 061	16 928
2018	8 504	133 379	16 477	26 230	1 720	66 859	15 675	38 509	34 282	4 934	26 050	14 605
2019	9 265	142 056	19 583	28 371	1 318	71 981	19 543	41 760	37 832	6 839	22 639	18 296
2020	8 559	146 477	23 639	35 973	1 575	75 926	23 963	45 963	38 128	5 797	26 445	18 266
2021	8 184	165 060	30 792	50 137	2 550	88 163	22 073	60 298	61 058	7 305	17 824	-23 453
2014: 01	1 274	26 492	1 773	4 288	278	15 911	1 665	5 913	6 024	1 209	3 383	3 450
02	1 385	25 005	1 749	4 258	416	12 180	1 459	5 902	6 210	1 472	5 590	3 545
03	1 375	26 740	1 916	4 910	354	14 657	1 631	6 365	6 358	1 199	5 085	3 095
04	1 248	27 175	3 527	4 652	306	15 044	2 450	7 821	7 245	899	3 450	3 845
2015: 01	1 566	27 697	3 087	4 646	187	15 507	2 500	7 387	7 015	1 675	3 100	3 649
02	1 578	26 515	2 689	3 719	212	12 568	1 606	6 370	7 194	924	6 050	3 187
03	1 505	28 006	2 849	4 510	380	14 103	2 088	6 973	6 692	1 689	5 703	3 089
04	1 343	27 586	3 011	4 668	228	14 560	1 715	7 517	7 847	709	4 488	5 446
2016: 01	1 623	28 889	3 131	6 508	270	16 875	2 698	8 096	6 782	1 883	4 087	3 594
02	1 914	28 139	3 106	7 916	910	16 529	2 353	7 188	7 102	1 066	7 746	4 168
03	1 779	28 028	3 030	5 711	317	15 329	1 983	7 697	7 148	2 569	4 139	3 580
04	1 745	29 323	3 037	7 445	330	17 971	1 979	8 289	7 816	823	5 002	5 938
2017: 01	1 880	30 294	3 133	5 256	393	16 080	2 115	8 355	8 644	1 143	4 619	4 067
02	2 765	30 452	3 428	10 114	254	20 195	2 624	8 914	7 700	2 045	5 536	3 521
03	2 047	31 817	2 937	5 716	425	15 550	2 633	8 250	8 347	1 145	7 017	5 594
04	2 052	32 173	3 573	10 114	466	22 248	2 459	8 427	7 642	1 712	5 890	3 746
2018: 01	2 109	33 992	3 820	5 597	276	15 385	4 130	9 267	8 527	1 326	7 159	3 572
02	1 941	32 013	3 883	6 787	810	16 272	3 735	8 982	8 667	662	7 117	3 482
03	2 296	33 147	4 097	7 238	414	16 904	4 026	9 855	8 100	1 803	6 505	4 541
04	2 158	34 226	4 677	6 609	219	18 298	3 784	10 406	8 989	1 142	5 270	3 010
2019: 01	2 211	34 580	4 540	6 597	226	17 978	4 402	10 104	9 448	2 393	3 829	4 890
02	2 279	34 630	4 950	9 247	581	19 231	5 230	10 291	8 945	1 072	6 919	4 927
03	2 375	36 583	4 938	5 512	137	16 933	5 296	10 639	9 081	2 679	4 918	4 714
04	2 401	36 263	5 154	7 015	374	17 840	4 615	10 726	10 358	694	6 973	3 764
2020: 01	2 254	36 496	5 321	7 021	140	17 216	5 979	10 841	8 634	2 534	6 029	787
02	2 401	35 821	5 503	6 146	523	15 676	4 622	11 123	9 561	621	8 791	7 327
03	1 894	36 763	6 181	6 570	564	13 996	6 677	11 980	10 287	1 919	7 112	4 967
04	2 010	37 397	6 633	16 236	348	29 038	6 685	12 019	9 646	723	4 513	5 185
2021: 01	1 813	40 977	7 461	6 788	592	17 138	3 477	15 591	15 525	2 316	3 584	1 468
02	1 967	41 251	7 124	8 206	802	18 083	4 607	13 915	15 493	805	6 447	522
03	2 095	41 489	8 744	23 486	510	24 449	8 107	15 898	14 581	3 256	10 033	-29 369
04	2 309	41 343	7 462	11 657	645	28 494	5 881	14 894	15 459	929	-2 240	3 926

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1 Comprising both non-life insurers and non-life reinsurers.

2 All items include both domestic and foreign transactions.

3 Comprising dividends, interest and rental income.

4 Comprising both earned and unearned premiums.

5 Including fees received and deferred acquisition revenue.

6 Comprising claims incurred and paid.

7 Including management fees and operational expenses, commissions, salaries and wages, taxation and deferred acquisition cost.

8 Income minus expenditure and dividends incurred and paid.

9 Including realised profits and losses on sales and revaluations.

Non-life insurers Equity and liabilities¹

R millions

End of	Interest bearing securities ² (2764K)	Equity ³ (2765K)	Financial derivatives (2766K)	Loans (2767K)	Technical provisions ⁴ (2769K)	Reserves ⁵ (2770K)	Accounts payable ⁶ (2771K)	Other liabilities ⁷ (2772K)	Total liabilities (2773K)	Of which: Foreign liabilities ⁸ (2774K)
2015	1 237	5 026	131	206	48 813	60 606	9 882	22 239	148 141	1 271
2016	2 177	6 490	232	800	63 495	55 027	7 596	20 011	155 828	1 135
2017	2 262	7 434	284	810	69 612	62 040	8 451	20 318	171 213	1 770
2018	2 231	7 716	63	972	72 974	67 392	11 410	21 858	184 616	2 529
2019	2 200	8 262	65	917	80 332	69 263	11 448	25 100	197 587	2 867
2020	3 217	8 587	226	905	91 520	73 380	13 395	31 144	222 372	3 557
2021	4 273	17 396	2	1 217	175 485	53 181	31 214	37 036	319 805	15 454
2019: 04	2 200	8 262	65	917	80 332	69 263	11 448	25 100	197 587	2 867
2020: 01	2 224	8 480	171	921	82 094	67 408	8 502	29 689	199 489	2 388
02	2 203	8 524	67	914	84 330	72 878	12 062	28 542	209 520	3 276
03	2 225	8 601	65	908	86 695	72 854	14 385	33 282	219 014	4 058
04	3 217	8 587	226	905	91 520	73 380	13 395	31 144	222 372	3 557
2021: 01	4 657	14 985	47	2 332	131 181	77 404	27 836	33 789	292 231	15 061
02	3 671	15 760	10	2 131	137 029	80 125	26 033	33 727	298 485	14 036
03	4 289	17 212	14	1 560	189 246	54 702	32 508	36 760	336 290	15 199
04	4 273	17 396	2	1 217	175 485	53 181	31 214	37 036	319 805	15 454

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Assets

R millions

End of	Cash and deposits ⁹ (2775K)	Interest bearing securities ¹⁰			Equity ¹² (2779K)	Financial derivatives (2780K)	Loans (2781K)	Technical reinsurance assets (2782K)	Accounts receivable ¹³ (2783K)	Non-financial assets ¹⁴ (2784K)	Other assets ¹⁵ (2785K)	Total assets (2786K)	Of which: Foreign assets ¹⁶ (2787K)
		Domestic		Foreign sector (2778K)									
		Public sector ¹¹ (2776K)	Private sector (2777K)										
2015	54 490	9 525	17 841	16	28 454	13	2 038	-	-	1 817	33 947	148 141	6 178
2016	48 983	13 136	19 591	193	30 256	1	2 031	-	-	1 961	39 675	155 828	5 324
2017	53 696	15 108	19 669	287	32 859	43	2 001	-	-	1 821	45 729	171 213	7 046
2018	54 932	17 688	24 941	395	32 764	46	1 928	-	-	1 784	50 139	184 616	7 864
2019	60 519	19 324	27 220	270	34 792	107	1 566	-	-	3 440	50 350	197 587	8 890
2020	73 617	21 810	28 217	167	36 555	151	1 472	-	-	3 293	57 090	222 372	10 157
2021	36 891	42 501	54 317	1 589	57 902	292	3 314	68 183	43 490	4 520	6 808	319 805	30 418
2019: 04	60 519	19 324	27 220	270	34 792	107	1 566	-	-	3 440	50 350	197 587	8 890
2020: 01	64 777	17 449	26 740	272	32 128	255	1 589	-	-	3 854	52 423	199 489	8 096
02	68 682	18 220	27 999	123	32 329	222	1 804	-	-	3 904	56 236	209 520	10 700
03	75 336	19 779	28 458	156	33 509	176	1 726	-	-	3 652	56 222	219 014	9 779
04	73 617	21 810	28 217	167	36 555	151	1 472	-	-	3 293	57 090	222 372	10 157
2021: 01	37 294	35 971	48 327	1 481	61 522	345	3 537	54 235	38 509	4 428	6 582	292 231	29 914
02	35 591	37 085	50 863	1 462	62 252	1 203	3 488	58 088	37 483	4 496	6 476	298 485	27 724
03	38 948	40 869	54 833	1 505	59 580	185	2 871	81 582	43 759	4 536	7 621	336 290	33 400
04	36 891	42 501	54 317	1 589	57 902	292	3 314	68 183	43 490	4 520	6 808	319 805	30 418

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

Official pension and provident funds¹

Income statement²

R millions

Period	Current receipts				Current expenditure				Domestic current income surplus	Net capital profits and other income	Total net cash inflow	Net asset revaluation ⁶
	Investment income		Contributions by		Benefits			Adminis-trative expenses				
	Interest ⁴	Dividends ³	Members	Employ-ers ⁵	Annuities	Lump sum at retire-ment or death	Other lump sum payments					
(2290K)	(2291K)	(2292K)	(2293K)	(2294K)	(2295K)	(2296K)	(2297K)	(2298K)	(2299K)	(2301K)	(2302K)	
31 March												
2013	34 297	23 945	18 424	33 133	25 846	10 972	17 414	2 906	52 661	54 742	107 403	111 518
2014	36 689	25 080	20 395	36 440	28 994	14 237	30 198	6 866	38 310	54 731	93 040	101 594
2015	39 279	28 621	22 054	39 486	32 005	17 231	51 447	3 867	24 890	57 310	82 201	75 421
2016	42 130	34 405	23 547	42 095	36 897	24 421	46 210	6 397	28 250	59 289	87 539	-47 198
2017	43 959	30 554	25 503	45 591	40 929	21 484	41 974	6 317	34 904	48 174	83 078	-60 432
2018	48 104	33 559	27 013	48 779	45 797	20 533	40 580	7 306	43 238	27 393	70 632	75 843
2019	56 433	43 834	30 668	55 191	52 477	18 985	37 375	9 135	68 153	19 866	88 018	-66 520
2020	57 347	38 864	30 700	55 293	58 605	24 081	42 857	7 096	49 566	27 152	76 717	-331 128
2021	54 330	32 470	31 671	57 520	61 333	37 865	69 404	10 162	-2 773	60 172	57 399	396 095
31 December												
2013	36 203	23 860	20 102	35 932	28 146	13 910	24 630	3 626	45 786	59 079	104 864	84 750
2014	38 744	27 640	21 627	38 405	31 226	15 487	40 651	7 256	31 798	52 150	83 948	54 799
2015	39 914	33 263	23 138	41 398	35 788	25 773	63 816	5 372	6 964	59 849	66 813	-52 582
2016	43 357	31 010	24 797	44 330	39 718	19 857	37 727	6 390	39 802	59 013	98 816	-38 299
2017	49 383	33 188	26 882	48 232	44 711	19 554	37 663	7 296	48 461	26 677	75 139	167 523
2018	52 806	40 111	29 109	52 588	49 789	21 667	39 066	8 579	55 512	24 242	79 754	-164 552
2019	55 776	43 862	31 130	55 873	55 767	20 604	41 262	7 204	61 804	31 399	93 203	-22 057
2020	57 152	33 237	31 626	57 908	63 157	32 341	57 105	9 569	17 752	40 574	58 325	-4 234
2021	56 631	44 821	32 217	58 007	65 202	45 141	77 100	10 388	-6 153	45 561	39 407	206 774
2017: 01	12 552	10 111	6 653	12 177	10 595	6 621	10 622	2 026	11 628	6 955	18 583	22 947
02	12 432	6 296	6 600	11 742	11 179	4 529	9 024	1 283	11 055	3 934	14 989	-6 148
03	12 313	11 228	6 860	12 252	11 480	4 650	9 673	1 253	15 596	8 993	24 589	59 967
04	12 086	5 554	6 769	12 062	11 457	3 753	8 344	2 734	10 183	6 795	16 978	90 758
2018: 01	11 273	10 482	6 785	12 724	11 681	7 600	13 540	2 037	6 405	7 671	14 076	-68 734
02	12 518	9 211	6 777	12 057	12 214	4 977	8 654	1 824	12 894	6 084	18 977	18 539
03	13 722	10 533	7 550	13 484	12 392	5 112	8 815	2 087	16 883	6 076	22 959	-44 889
04	15 294	9 885	7 997	14 324	13 502	3 977	8 058	2 632	19 331	4 411	23 742	-69 469
2019: 01	14 900	14 204	8 344	15 326	14 369	4 919	11 848	2 593	19 045	3 295	22 340	29 298
02	13 463	10 184	7 641	13 622	13 579	4 987	10 613	1 164	14 567	6 371	20 938	20 753
03	13 481	11 286	7 646	13 664	13 870	6 447	10 350	1 668	13 742	8 331	22 073	-56 276
04	13 932	8 188	7 499	13 260	13 949	4 252	8 451	1 779	14 449	13 403	27 852	-15 831
2020: 01	16 471	9 207	7 914	14 747	17 207	8 396	13 443	2 485	6 807	-953	5 854	-279 773
02	13 241	10 243	7 759	14 111	14 846	4 680	15 444	1 910	8 472	8 466	16 938	194 496
03	13 706	7 009	7 724	14 388	15 219	9 057	11 436	2 842	4 272	17 294	21 566	-9 248
04	13 734	6 779	8 229	14 663	15 884	10 207	16 782	2 332	-1 800	15 766	13 967	90 291
2021: 01	13 649	8 440	7 959	14 359	15 384	13 920	25 742	3 078	-13 718	18 646	4 928	120 555
02	14 389	8 719	7 883	14 587	16 352	10 779	15 793	1 995	660	4 920	5 580	-5 050
03	14 233	19 476	8 017	14 274	16 692	11 168	17 697	2 497	7 947	12 961	20 907	-10 063
04	14 361	8 187	8 358	14 786	16 775	9 274	17 867	2 818	-1 042	9 034	7 992	101 332

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1 Funds administered by the Department of Finance, Transnet, Telkom and the Post Office which are not subject to regulation and supervision in terms of the Pension Funds Act.

2 Source: Auditor-General Annual Reports up to 1992, thereafter South African Reserve Bank survey.

3 Including dividends from insurers.

4 Including dividends prior to 1992.

5 Including special actuarial deficit reduction contributions.

6 Including amounts transferred to, and from, other accounts and, as from March 1995, privatisation to other funds.

Official pension and provident funds

Assets

R millions

End of	Official funds ¹							
	Assets ²							
	Cash and deposits (2330K)	Fixed-interest securities				Ordinary shares (2335K)	Other Assets ³ (2338K)	Total assets equal accumulated funds ³ (2339K)
		Government (2331K)	Local governments (2332K)	Public enterprises (2333K)	Other (2334K)			
2013	74 264	294 691	2 237	136 199	69 596	841 435	124 211	1 542 633
2014	48 249	350 720	2 466	152 391	85 364	920 625	133 137	1 692 952
2015	32 235	349 222	1 949	157 129	104 015	940 750	149 229	1 734 529
2016	66 126	355 883	2 877	176 302	109 971	937 202	153 251	1 801 612
2017	57 622	374 227	2 860	170 817	128 983	1 123 855	180 788	2 039 151
2018	71 692	395 453	2 693	160 198	125 808	992 969	180 524	1 929 338
2019	73 326	436 950	2 954	153 359	127 674	1 050 326	177 957	2 022 545
2020	61 908	509 758	2 514	145 581	120 422	1 048 016	231 622	2 119 820
2021	54 478	574 789	1 995	137 154	127 105	1 246 788	269 662	2 411 970
2014: 01	76 275	303 957	2 206	134 884	68 821	873 803	123 057	1 583 002
02	78 593	319 332	2 358	139 620	61 223	921 825	126 119	1 649 071
03	72 326	336 281	2 365	143 242	81 658	906 669	130 378	1 672 918
04	48 249	350 720	2 466	152 391	85 364	920 625	133 137	1 692 952
2015: 01	49 498	356 655	2 496	156 105	88 754	978 657	138 761	1 770 926
02	45 226	365 323	2 317	156 105	93 469	981 576	138 619	1 782 635
03	50 295	363 769	2 270	159 074	95 103	934 414	137 138	1 742 062
04	32 235	349 222	1 949	157 129	104 015	940 750	149 229	1 734 529
2016: 01	31 436	358 077	2 109	165 340	101 667	983 002	154 357	1 795 987
02	32 924	364 831	2 799	174 934	96 833	1 010 849	163 450	1 846 621
03	37 439	360 435	2 913	176 841	108 737	965 266	161 772	1 813 404
04	66 126	355 883	2 877	176 302	109 971	937 202	153 251	1 801 612
2017: 01	82 556	348 629	2 887	172 569	113 463	958 723	164 001	1 842 827
02	75 629	354 215	2 916	174 452	124 292	959 169	163 737	1 854 410
03	83 757	357 898	2 906	177 163	126 395	1 012 598	167 458	1 928 175
04	57 622	374 227	2 860	170 817	128 983	1 123 855	180 788	2 039 151
2018: 01	65 563	390 769	2 908	174 045	124 966	1 043 401	174 051	1 975 703
02	60 950	387 636	2 730	168 102	125 979	1 066 300	181 982	1 993 678
03	74 097	387 673	2 720	159 513	131 766	1 024 620	201 240	1 981 627
04	71 692	395 453	2 693	160 198	125 808	992 969	180 524	1 929 338
2019: 01	82 963	396 730	2 727	158 963	129 267	1 021 079	191 221	1 982 951
02	90 494	414 157	2 773	162 881	127 546	1 064 711	190 256	2 052 817
03	94 472	423 874	2 696	155 233	121 269	1 014 516	202 219	2 014 280
04	73 326	436 950	2 954	153 359	127 674	1 050 326	177 957	2 022 545
2020: 01	86 421	404 330	2 648	142 722	120 684	833 329	208 702	1 798 836
02	78 334	449 821	2 622	150 361	123 072	985 294	224 938	2 014 442
03	81 457	461 674	2 465	141 631	119 868	971 855	237 603	2 016 552
04	61 908	509 758	2 514	145 581	120 422	1 048 016	231 622	2 119 820
2021: 01	55 562	517 005	2 025	144 077	125 346	1 174 239	237 856	2 256 109
02	59 461	546 909	2 008	139 203	124 907	1 156 677	233 353	2 262 518
03	78 474	550 467	2 020	135 518	128 681	1 152 763	252 609	2 300 532
04	54 478	574 789	1 995	137 154	127 105	1 246 788	269 662	2 411 970

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1 Funds administered by the Department of Finance, Transnet, Telkom and the Post Office which are not subject to regulation and supervision in terms of the Pension Funds Act. Deposit administration investments excluded.

2 Deposits with the Public Investment Corporation are allocated to the relevant investment items, mainly securities. As from March 2002 data reported at market value.

3 Including unamortised discount, fixed property investment, accumulated interest and foreign assets.

Private retirement funds Funds and liabilities¹

R millions

End of	Funds and members' surplus account ² (2788K)	Reserves (2789K)	Accounts payable ³ (2790K)	Other liabilities ⁴ (2791K)	Total liabilities (2792K)
2014	1 833 657	228 757	41 127	56 366	2 159 906
2015	1 999 341	237 772	48 775	59 219	2 345 108
2016	2 024 215	229 158	44 172	60 583	2 358 129
2017	2 263 867	240 111	50 393	63 562	2 617 933
2018	2 204 311	227 185	47 299	62 238	2 541 033
2019	2 399 779	232 082	49 574	67 320	2 748 755
2020	2 717 967	267 031	56 744	76 406	3 118 148
2019: 04	2 399 779	232 082	49 574	67 320	2 748 755
2020: 01	2 274 221	221 417	47 151	63 830	2 606 618
02	2 589 924	253 373	53 849	72 729	2 969 876
03	2 612 199	256 314	54 435	73 394	2 996 341
04	2 717 967	267 031	56 744	76 406	3 118 148
2021: 01	2 821 254	277 111	59 004	79 349	3 236 719
02	2 877 021	282 194	60 086	80 893	3 300 195
03	2 929 957	286 667	60 941	82 291	3 359 856

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Assets¹

R millions

End of	Cash and deposits ⁵ (2794K)	Interest bearing securities ⁶			Equity ⁸ (2798K)	Loans (2799K)	Insurance policies (2800K)	Accounts receivable ⁹ (2801K)	Non-financial assets ¹⁰ (2802K)	Other assets ¹¹ (2803K)	Total assets (2804K)	Of which: Foreign assets ¹² (2805K)
		Domestic		Foreign sector (2797K)								
		Public sector ⁷ (2795K)	Private sector (2796K)									
2014	62 462	128 610	56 525	5 561	697 951	706	1 169 703	13 378	0	25 011	2 159 906	389 646
2015	78 902	143 618	62 123	9 140	848 210	672	1 153 358	16 899	3 389	28 797	2 345 108	475 462
2016	83 554	166 665	63 379	8 363	864 778	596	1 123 924	17 304	3 260	26 306	2 358 129	447 857
2017	79 766	170 703	63 057	7 942	945 662	520	1 304 339	14 013	3 074	28 856	2 617 933	481 943
2018	78 478	184 375	58 418	4 402	925 587	424	1 239 846	15 707	2 360	31 437	2 541 033	528 439
2019	83 701	187 650	60 790	5 044	936 518	412	1 411 594	15 758	2 323	44 964	2 748 755	548 873
2020	97 383	219 913	59 424	4 177	1 071 041	464	1 598 151	17 748	2 273	47 574	3 118 148	560 486
2019: 04	83 701	187 650	60 790	5 044	936 518	412	1 411 594	15 758	2 323	44 964	2 748 755	548 873
2020: 01	90 507	186 398	49 274	4 748	911 515	434	1 299 396	16 505	2 285	45 556	2 606 618	525 491
02	93 821	211 662	51 755	5 865	1 025 428	447	1 515 729	16 978	2 328	45 863	2 969 876	559 287
03	94 542	210 446	52 171	4 732	1 034 278	451	1 534 594	17 126	2 274	45 727	2 996 341	545 177
04	97 383	219 913	59 424	4 177	1 071 041	464	1 598 151	17 748	2 273	47 574	3 118 148	560 486
2021: 01	99 022	205 327	67 558	5 133	1 111 418	479	1 676 838	18 514	2 303	50 126	3 236 719	562 623
02	104 869	220 718	78 096	5 227	1 134 825	507	1 680 761	19 554	2 332	53 303	3 300 195	600 298
03	112 142	228 314	83 175	5 735	1 162 629	541	1 688 460	20 573	2 341	55 947	3 359 856	648 376

KB249

- 1 Including domestic and foreign members' funds and liabilities.
- 2 Including accumulated funds and member surplus account.
- 3 Including unsettled investment transactions and taxes payable.
- 4 Including loans, provisions, financial derivatives, funds transferred to other funds and unclaimed benefits.
- 5 Transferable and other deposits with banks.
- 6 Including money market instruments.
- 7 Interest bearing securities issued by national and local governments as well as state-owned companies.
- 8 Comprising listed and unlisted domestic and foreign shares as well as investment in unit trusts and other funds.
- 9 Including unsettled investment transactions and tax refunds.
- 10 Including owner occupied but excluding investment in listed property companies.
- 11 Including financial derivatives and assets transferred from other funds.
- 12 Comprising foreign investments.

Private retirement funds

Income statement¹

R millions

Period	Income					Expenditure					Net income ⁶ (2833K)	Net capital profit or loss on investments and assets ⁷ (2834K)
	Investment income		Contributions			Benefits paid			Operating and administration expenditure (2831K)	Other ⁵ (2832K)		
	Insurance policies (2823K)	Other ² (2824K)	Members (2825K)	Employers (2826K)	Other ³ (2827K)	Annuities and monthly pensions (2828K)	Lump sum on retirement, death and disability (2829K)	Pension withdrawals and other benefits ⁴ (2830K)				
2014	39 815	27 302	76 104	63 031	105 205	22 272	75 608	64 466	12 930	70 145	66 035	186 438
2015	34 741	29 848	83 843	67 915	112 298	23 181	86 119	76 851	14 672	65 251	62 572	158 100
2016	31 018	33 193	94 442	68 186	85 027	25 313	101 439	91 401	15 322	86 262	-7 871	10 660
2017	25 972	31 625	96 618	71 710	69 453	25 599	98 969	80 799	16 562	45 930	27 518	264 594
2018	27 886	32 141	102 636	80 105	77 628	27 334	99 700	83 958	17 072	51 053	41 280	-79 076
2019	26 015	35 372	110 146	82 243	80 759	27 863	107 607	83 808	17 696	58 212	39 348	188 970
2020	25 450	36 659	118 984	85 896	89 709	29 147	119 421	90 964	19 135	63 196	34 834	351 109
2019: 04	6 343	9 019	28 265	20 805	20 768	7 041	27 859	21 272	4 535	15 002	9 491	41 792
2020: 01	6 336	9 014	28 768	21 114	21 399	7 135	28 568	21 855	4 640	15 270	9 164	-150 265
02	6 344	9 073	29 360	21 382	22 079	7 234	29 366	22 442	4 740	15 614	8 842	359 107
03	6 366	9 194	30 042	21 608	22 764	7 336	30 254	23 035	4 834	15 971	8 545	25 782
04	6 404	9 378	30 814	21 792	23 466	7 442	31 233	23 632	4 922	16 340	8 285	116 485
2021: 01	6 456	9 624	31 675	21 934	24 266	7 551	32 302	24 234	5 004	16 720	8 145	113 568
02	6 496	9 809	32 322	22 041	24 939	7 633	33 104	24 685	5 066	17 006	8 112	53 354
03	6 522	9 932	32 752	22 112	25 294	7 687	33 639	24 986	5 107	17 197	7 996	48 685

KB250

Trust companies⁸

Assets

R millions

End of	Administered and own assets ⁹								Of which:	
	Cash and deposits ¹⁰	Interest bearing securities ¹¹	Equity ¹²	Loans	Accounts receivable	Non-financial assets ¹³	Other assets ¹⁴	Total assets	Own assets	Foreign assets ¹⁵
	(2857K)	(2858K)	(2859K)	(2860K)	(2861K)	(2862K)	(2863K)	(2864K)	(2865K)	(2866K)
2016	8 790	3 620	39 112	1 241	-	4 065	8 369	65 196	890	-
2017	6 280	3 401	45 753	1 316	-	4 707	13 135	74 592	923	-
2018	6 923	3 631	54 458	1 683	-	4 919	5 778	77 393	947	-
2019	7 686	6 287	66 912	1 836	-	6 287	7 565	96 572	845	-
2020	9 328	7 423	69 209	2 091	-	6 690	7 669	102 411	912	-
2021	8 206	20 132	86 246	3 733	478	8 487	2 103	129 385	979	13 579
2019: 04	7 686	6 287	66 912	1 836	-	6 287	7 565	96 572	845	-
2020: 01	8 417	6 106	59 495	1 838	-	6 308	7 494	89 658	945	-
02	8 420	6 865	63 022	1 836	-	6 634	7 503	94 280	896	-
03	9 195	7 269	65 887	1 740	-	6 714	7 700	98 505	891	-
04	9 328	7 423	69 209	2 091	-	6 690	7 669	102 411	912	-
2021: 01	9 854	7 150	73 393	2 052	-	6 779	7 992	107 220	818	-
02	10 153	7 324	74 861	2 061	-	6 833	7 676	108 908	884	-
03	7 336	19 495	80 890	3 959	461	8 633	2 695	123 468	999	11 468
04	8 206	20 132	86 246	3 733	478	8 487	2 103	129 385	979	13 579

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1 All items include both domestic and foreign transactions.

2 Including interest, dividends and rent received as well as collective investment schemes distributions.

3 Including transfers from other funds.

4 Including retrenchment benefits and divorce settlements.

5 Including expenses incurred for managing investments and performance fees, transfers to other funds, premiums paid on insurance policies and interest paid on borrowings.

6 Income minus expenditure.

7 Including realised sales and redemptions, and adjustment to fair value.

8 Including boards of executors.

9 Assets of the reporting companies as well as assets administered on behalf of trust beneficiaries.

10 Notes and coins, transferable and other deposits with banks.

11 Including money market instruments.

12 Including units in unit trusts, hedge funds and participation bond schemes.

13 Including owner occupied and investment properties. Excluding investment in listed property companies.

14 Including financial derivatives, policies with insurance companies and provisions.

15 Comprising foreign investments and as from September 2021 also secondary listings on the JSE.

Finance companies

Equity and liabilities¹

R millions

End of	Interest bearing securities ² (2835K)	Equity ³ (2836K)	Loans		Reserves ⁵ (2839K)	Accounts payable ⁶ (2840K)	Provisions (2841K)	Other liabilities ⁷ (2842K)	Total liabilities (2843K)	Of which: Foreign liabilities ⁸ (2844K)
			Banks (2837K)	Other ⁴ (2838K)						
2015	77 072	2 070	44 057	72 249	31 050	7 130	14 005	-	247 633	28 933
2016	87 613	2 258	49 090	72 591	35 195	7 814	13 900	-	268 462	30 806
2017	92 708	2 513	52 588	76 960	38 041	7 495	16 314	-	286 619	31 316
2018	88 409	2 484	54 611	88 854	42 298	7 612	21 287	-	305 555	33 642
2019	88 833	2 863	50 278	96 396	37 997	6 917	23 970	-	307 254	40 079
2020	83 521	2 790	46 354	99 569	34 358	7 757	30 189	-	304 539	38 976
2021	91 823	5 154	33 430	89 428	45 394	5 666	26 062	47	297 006	34 487
2019: 04	88 833	2 863	50 278	96 396	37 997	6 917	23 970	-	307 254	40 079
2020: 01	87 891	2 791	49 632	106 582	33 716	7 062	29 095	-	316 769	41 632
02	85 054	2 790	47 268	102 302	31 494	7 957	28 530	-	305 395	40 057
03	81 862	2 790	48 457	99 449	32 853	7 838	29 145	-	302 393	39 812
04	83 521	2 790	46 354	99 569	34 358	7 757	30 189	-	304 539	38 976
2021: 01	83 647	2 781	46 261	97 380	34 985	7 807	30 418	-	303 279	37 870
02	84 626	2 781	46 295	97 122	35 557	8 929	33 274	-	308 585	37 040
03	91 880	5 154	33 627	87 305	42 387	7 706	26 993	94	295 146	34 354
04	91 823	5 154	33 430	89 428	45 394	5 666	26 062	47	297 006	34 487

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Assets¹

R millions

End of	Cash and deposits ⁹ (2845K)	Interest bearing securities ¹⁰ (2846K)	Equity ¹¹ (2847K)	Loans				Accounts receivable ¹³ (2852K)	Non-financial assets ¹⁴ (2853K)	Other assets ¹⁵ (2854K)	Total assets (2855K)	Of which: Foreign assets ¹⁶ (2856K)
				Instalment sale finance (2848K)	Financial leases (2849K)	Mortgage (2850K)	Other ¹² (2851K)					
2015	7 340	259	4 726	120 071	3 047	35 570	57 206	6 487	8 265	4 663	247 633	440
2016	10 327	503	3 139	133 342	2 993	38 748	58 036	5 469	10 195	5 710	268 462	476
2017	11 887	469	3 440	147 243	3 970	40 881	56 683	5 804	10 498	5 743	286 619	497
2018	13 166	367	8 675	154 064	8 997	43 926	55 101	6 388	8 351	6 518	305 555	4 932
2019	14 662	368	4 826	157 220	8 486	43 356	60 113	4 787	8 077	5 358	307 254	2 258
2020	11 658	791	1 202	155 524	8 658	42 718	61 483	6 495	9 605	6 405	304 539	1 811
2021	9 435	28	2 510	147 635	9 486	43 477	70 464	4 437	5 822	3 712	297 006	250
2019: 04	14 662	368	4 826	157 220	8 486	43 356	60 113	4 787	8 077	5 358	307 254	2 258
2020: 01	14 017	423	2 630	156 167	8 967	43 636	66 803	7 016	10 749	6 360	316 769	3 217
02	12 410	394	1 208	153 267	8 832	43 251	62 825	6 729	10 424	6 056	305 395	1 811
03	11 972	862	1 209	153 699	8 614	42 025	61 366	6 547	9 813	6 287	302 393	1 811
04	11 658	791	1 202	155 524	8 658	42 718	61 483	6 495	9 605	6 405	304 539	1 811
2021: 01	12 045	770	1 205	154 104	8 745	43 099	61 083	6 667	9 344	6 217	303 279	1 811
02	12 542	731	1 209	154 967	8 727	43 533	65 224	6 407	9 122	6 122	308 585	1 811
03	11 717	17	1 446	146 753	9 354	43 764	68 575	4 517	5 574	3 428	295 146	240
04	9 435	28	2 510	147 635	9 486	43 477	70 464	4 437	5 822	3 712	297 006	250

KB252

- 1 Including domestic and foreign.
- 2 Interest-bearing securities issued by finance companies.
- 3 Comprising ordinary share capital.
- 4 Loans received from companies.
- 5 Including retained earnings.
- 6 Including retirement benefit obligation and taxes payable.
- 7 Including financial derivatives.
- 8 Liabilities to non-residents.
- 9 Notes and coins, transferable and other deposits with banks.
- 10 Including money market instruments.
- 11 Including units in unit trusts, hedge funds and participation bond schemes.
- 12 Including unsecured loans.
- 13 Including retirement benefit asset, interest receivables and tax refunds.
- 14 Including owner occupied and investment properties. Excluding investment in listed property companies.
- 15 Including financial derivatives and provisions.
- 16 Comprising foreign investments and as from September 2021 also secondary listings on the JSE.

Non-bank financial institutions¹

Liabilities

R millions

End of	Shares and equity (2646K)	Fixed-interest securities (2647K)	Loans (2648K)	Technical reserves ²		Financial derivatives (2651K)	Other liabilities ³ (2652K)	Total liabilities (2653K)
				Pension (2649K)	Other (2650K)			
2014	2 641 346	78 962	181 945	4 713 230	1 093 017	28 067	297 073	9 033 639
2015	2 838 573	86 292	208 923	4 983 367	1 196 955	44 796	323 739	9 682 645
2016	3 032 364	102 127	226 539	5 105 002	1 265 437	35 113	267 159	10 033 741
2017	3 287 995	103 574	254 771	5 705 377	1 374 939	37 310	274 618	11 038 582
2018	3 316 326	107 088	255 090	5 527 070	1 394 254	40 223	283 671	10 923 721
2019	3 581 735	115 480	265 265	5 922 138	1 525 960	39 123	310 687	11 760 389
2020	3 747 035	137 338	413 803	5 828 915	2 198 578	104 140	199 895	12 629 704
2019: 04	3 581 735	115 480	265 265	5 922 138	1 525 960	39 123	310 687	11 760 389
2020: 01	3 175 210	109 998	292 133	5 440 498	1 411 969	55 074	320 563	10 805 445
02	3 568 172	139 213	254 283	6 087 313	1 502 496	58 722	327 018	11 937 217
03	3 583 446	137 809	424 966	5 580 474	2 142 615	95 985	205 466	12 170 761
04	3 747 035	137 338	413 803	5 828 915	2 198 578	104 140	199 895	12 629 704
2021: 01	3 995 203	147 651	311 840	6 307 173	2 267 473	100 754	306 715	13 436 810
02	4 047 678	151 875	302 547	6 218 770	2 512 659	102 530	303 397	13 639 455
03	4 134 588	203 909	222 559	6 343 171	2 606 800	99 310	316 050	13 926 387

KB236

Assets

R millions

End of	Cash and deposits (2630K)	Fixed-interest securities (2631K)	Shares and other equity (2632K)	Loans (2633K)	Financial derivatives (2634K)	Non-financial assets (2635K)	Other assets ⁴ (2636K)	Total assets (2637K)
2015	606 122	2 035 120	5 183 287	442 071	13 474	94 714	1 307 858	9 682 645
2016	628 488	2 196 984	5 335 151	472 985	14 162	96 831	1 289 139	10 033 741
2017	621 178	2 376 706	5 947 918	500 498	13 892	99 976	1 478 415	11 038 582
2018	668 168	2 455 660	5 729 148	512 443	21 282	102 200	1 434 820	10 923 721
2019	709 836	2 693 328	6 093 455	524 592	23 481	90 304	1 625 393	11 760 389
2020	713 356	3 007 081	6 419 392	552 175	77 113	98 739	1 761 848	12 629 704
2019: 04	709 836	2 693 328	6 093 455	524 592	23 481	90 304	1 625 393	11 760 389
2020: 01	767 510	2 555 810	5 294 410	539 366	31 299	90 086	1 526 964	10 805 445
02	776 661	2 774 016	5 986 292	533 903	37 257	89 823	1 739 266	11 937 217
03	739 768	2 927 591	6 081 071	546 092	75 549	100 257	1 700 433	12 170 761
04	713 356	3 007 081	6 419 392	552 175	77 113	98 739	1 761 848	12 629 704
2021: 01	646 948	3 039 551	7 025 133	545 246	73 131	96 909	2 009 894	13 436 810
02	645 734	3 095 765	7 149 541	552 550	78 074	92 575	2 025 215	13 639 455
03	688 100	3 139 330	7 305 094	550 609	76 853	93 444	2 072 958	13 926 387

KB235

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

2 Including funds with the Public Investment Corporation.

3 Including deposits and funds received by public financial institutions.

4 Including funds invested by pension funds with insurers.

National financial account

Flow of funds for the third quarter 2021¹

R millions

Sectors Transaction items	Financial intermediaries											
	Foreign sector		Monetary authority		Other monetary institutions ²		Public Investment Corporation ³		Insurers and retirement funds		Other financial institutions	
	S	U	S	U	S	U	S	U	S	U	S	U
1. Net saving ⁴	-36 115		-491		13 161		57		15 257		15 468	
2. Consumption of fixed capital ⁴			120		4 152		8		305		372	
3. Capital transfers	25	82										
4. Gross capital formation ⁴				174		3 954		8		424		227
5. Net lending (+)/net borrowing (-) (S)	- 36 172		-545		13 359		57		15 138		15 613	
6. Net financial investment (+) or (-) (U)		-36 172		-545		13 359		57		15 138		15 613
7. Net incurrence of financial liabilities (Total S 9 – 32)	277 666		105 280		87 875		59 148		114 641		127 496	
8. Net acquisition of financial assets (Total U 9 – 32)		241 494		104 735		101 234		59 205		129 779		143 109
9. Gold and other foreign reserves	50 390			50 390								
10. Cash and demand monetary deposits ⁵	1 148	2 137	6 691	-3 000	9 649	2 585	17 745		6 420		23 243	
11. Short/Medium-term monetary deposits ⁵	-2 254	13 650		-2 500	88 204		6 594		-12 160		58 856	
12. Long-term monetary deposits ⁵		1 691			-4 060		-5 728		1 112		-3 930	
13. Funds placed with other financial institutions	74 093	-4 486				-348		1 574		75 247	39 848	21 933
14. Funds placed with other institutions	-632					-377	59 148		55 631			53
15. Treasury bills	18 849			-726		16 893		233		2 357		-2 437
16. Other debt securities ⁶	33 728	-2		32 609	-5 667	5 167		127	2 334	2 657	-1 251	-14 272
17. Bank loans and advances	-4 756		-654	31 326	32 335	25 679					9 248	
18. Trade credit and short-term loans	-17 594	22 061	71 915	3 579	1 135	8 459			17 005	-1 072	-2 913	-3 544
19. Short-term government bonds ⁹	-42			-875		4 532		-2 358		-7 400		171
20. Long-term government bonds ⁹	-1 252	-18 858		-15		-5 370		30 000		28 508		37 651
21. Non-marketable debt of central government ⁷ ..												
22. Securities of local governments						-50				-958		197
23. Securities of public enterprises	-2 168	7 375	-1 989		-26	-6 762		-5 636		1 461	9 384	3 770
24. Other loan stock and preference shares	23 902	1 252			790	11 511		504		5 239	908	-768
25. Ordinary shares	217 585	199 925			33 789	4 492		12 645	6 293	67 174		60 410
26. Foreign branch/head office balances												
27. Long-term loans	16 853	-21 878	29 158	1	-5 365			2 852	1 809	1 398	-1 354	710
28. Mortgage loans	1 310					27 948				34	-3	864
29. Interest in insurers and retirement funds ⁸		8 476							28 170			
30. Financial derivatives	-55 263	-57 114			6 943	-26 283			2 100	-4 184	6 536	274
31. Amounts receivable/payable	-22 031	27 498	574	328	-20 114	10 140		653	31 860	-45 239	25 117	-15 778
32. Other liabilities/assets	-54 200	59 767	-415	-6 382	-49 553	22 763			24 803	-46 168	41 732	-23 970
33. Balancing item					-185	255			267	-278	244	-324

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

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

KB230

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

2 Including mutual banks and the Postbank.

3 Before April 2005 the Public Investment Commissioners.

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

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

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

7 Non-marketable bonds and other Treasury bills.

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

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

National financial account (continued)

Flow of funds for the third quarter 2021¹

R millions

General government				Corporate business enterprises				Households, etc.		Total		Sectors Transaction items
Central and provincial governments		Local governments		Public sector		Private sector		S	U	S	U	
S	U	S	U	S	U	S	U	S	U	S	U	
-117 428		-9 019		-11 047		106 186		57 804		33 833		1. Net saving ⁴
21 624		11 868		19 544		108 963		32 325		199 281		2. Consumption of fixed capital ⁴
	33 389	7 233		23 350		53	9	2 835	16	33 496	33 496	3. Capital transfers
	19 320	14 612		20 588		143 260		30 547		233 114		4. Gross capital formation ⁴
-148 513		-4 530		11 259		71 933		62 401		-		5. Net lending (+)/net borrowing (-) (S)
	-148 513	-4 530		11 259		71 933		62 401				6. Net financial investment (+) or (-) (U)
102 878		1 383		-3 805		198 427		36 425		1 107 414		7. Net incurrence of financial liabilities (Total S 9 – 32)
	-45 635	-3 147		7 454		270 360		98 826		1 107 414		8. Net acquisition of financial assets (Total U 9 – 32)
	-90 662	-312		6 087		22 199		31 046		50 390	50 390	9. Gold and other foreign reserves
	-3 704	4 455		7 419		-4 357		17 697		17 488	17 488	10. Cash and demand monetary deposits ⁵
	-4 309	1 067		4 449		1 359		229		85 950	85 950	11. Short/Medium-term monetary deposits ⁵
	3 464	-2 588		979		1 053		20 577		-4 060	-4 060	12. Long-term monetary deposits ⁵
-9 758						237		-492		113 941	113 941	13. Funds placed with other financial institutions
								-7 229		58 516	58 516	14. Funds placed with other institutions
				-1 009		-3 312		-1 463		9 091	9 091	15. Treasury bills
302		1 230		-4 554		18 603		5 251		24 823	24 823	16. Other debt securities ⁶
3 703	64 139	-121		-87	14	-3 530	-26 325	-630	1 572	57 005	57 005	17. Bank loans and advances
-5 888										68 883	68 883	18. Trade credit and short-term loans
72 848							-320			-5 930	-5 930	19. Short-term government bonds ⁹
711									711	71 596	71 596	20. Long-term government bonds ⁹
		-102								711	711	21. Non-marketable debt of central government ⁷
	-2			-4 996					-1	-102	-102	22. Securities of local governments
	451	100				3 981	11 492			205	205	23. Securities of public enterprises
				808	-76	293 598	207 503			29 681	29 681	24. Other loan stock and preference shares
4 737	29 158	212		-15 670	-247	-3 038	14 976	-372		552 073	552 073	25. Ordinary shares
				-18		5 793		21 764		26 970	26 970	26. Foreign branch/head office balances
							1 100		18 594	28 846	28 846	27. Long-term loans
				-5 952	7 258	-49 693	-15 280			28 170	28 170	28. Mortgage loans
					-2	-56 421	56 878			28 170	-95 329	29. Interest in insurers and retirement funds ⁸
36 223	-33 644			11 551	-2	-6 780	8 185	2 408	8 333	-95 329	-95 329	30. Financial derivatives
	-10 526	48	-5 508	16 092	-18 498	-6 780	8 185	8 004	68	9 167	9 167	31. Amounts receivable/payable
		16	-261	30	-166	-774	372			-20 269	-20 269	32. Other liabilities/assets
										-402	-402	33. Balancing item

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

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

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

2 Including mutual banks and the Postbank.

3 Before April 2005 the Public Investment Commissioners.

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

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

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

7 Non-marketable bonds and other Treasury bills.

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

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

Capital market Selected data

End of	Percentage change ^{1, 2}								
	Real estate				Share prices				
	Transfer duty ⁴ (2072A)	Total value of shares traded ³ (2039A)	Total nominal value of bonds traded ³ (2042A)	Total value of derivatives contracts traded ^{3, 5} (2047A)	Gold mining (2073A)	Resources (2074A)	Financial (2075A)	Industrial (2076A)	All shares (2077A)
2014	19.3	45.0	8.0	26.5	2.2	-10.4	25.6	16.4	9.7
2015	5.5	35.7	57.6	16.9	-5.9	-41.1	0.5	13.7	-4.2
2016	4.6	-21.6	-38.1	-8.1	27.0	66.9	1.8	-17.2	-2.8
2017	0.3	56.3	44.5	10.1	-7.5	16.8	9.3	10.3	11.5
2018	-16.3	-43.9	16.4	-22.2	-3.0	-1.0	-11.0	-24.0	-15.7
2019	0	20.5	2.9	15.2	106.5	16.2	-1.2	-25.9	-10.1
2020	54.0	6.1	-6.2	-2.5	39.3	10.6	-25.2	17.6	7.1
2021	-5.9	-1.3	27.1	-3.0	4.7	27.6	20.0	1.0	11.1
2019: Jan	-10.9	-27.6	7.5	-17.9	4.1	-4.7	-9.7	-22.7	-15.3
Feb	-8.4	-29.4	8.5	-15.1	33.8	10.8	-7.7	-16.0	-7.6
Mar	-15.1	-12.8	23.4	-2.8	42.0	20.8	-11.4	-34.4	-16.3
Apr	2.7	-9.2	39.1	7.2	34.5	21.7	-6.5	-28.7	-11.3
May	-0.7	-7.0	28.1	28.4	35.6	4.9	-5.7	-29.3	-14.9
Jun	-16.0	-14.0	27.9	23.8	76.4	4.8	-1.7	-28.1	-13.3
Jul	8.5	6.2	48.1	28.2	93.8	7.9	-5.2	-27.9	-13.3
Aug	-4.3	0.5	12.3	8.5	142.6	-2.2	-14.8	-27.1	-16.9
Sep	2.5	7.1	22.6	12.9	121.6	-4.3	-9.3	-28.5	-17.2
Oct	13.4	-0.1	0.5	54.9	111.3	-1.7	-1.9	-26.3	-14.2
Nov	-9.7	-4.0	9.6	0.6	117.3	11.4	-2.9	-26.5	-11.8
Dec	0	20.5	2.9	15.2	106.5	16.2	-1.2	-25.9	-10.1
2020: Jan	-7.5	-1.4	20.8	4.3	107.2	13.6	-7.7	-24.7	-11.2
Feb	0.5	16.0	7.1	18.6	90.4	0	-12.7	-27.0	-16.6
Mar	-7.0	65.5	41.0	12.9	77.7	-31.5	-31.7	-24.8	-28.3
Apr	-87.5	26.3	-14.2	6.7	145.8	-22.8	-37.2	-17.8	-23.2
May	-44.6	2.7	-21.3	-22.7	204.5	-6.9	-37.7	-11.4	-15.7
Jun	-12.2	33.5	-18.9	-24.9	119.5	-1.0	-34.0	-10.2	-12.8
Jul	-19.4	20.9	-31.6	-8.5	175.3	9.7	-34.0	-7.9	-8.6
Aug	-1.8	-1.0	-19.0	-14.0	135.1	26.0	-30.4	-6.9	-3.0
Sep	29.0	-9.1	-2.3	-17.2	131.9	17.4	-35.6	-4.7	-5.3
Oct	21.1	-15.1	-19.3	-46.8	94.9	11.1	-35.6	3.2	-2.6
Nov	36.4	14.7	-12.5	17.1	62.0	4.9	-31.2	12.8	1.8
Dec	54.0	6.1	-6.2	-2.5	39.3	10.6	-25.2	17.6	7.1
2021: Jan	38.7	18.9	-24.1	7.5	34.1	22.0	-23.0	18.5	11.4
Feb	34.9	9.4	-4.7	-3.9	17.9	32.8	-17.0	23.1	18.1
Mar	68.8	-25.8	-21.7	1.2	24.2	94.6	11.2	46.5	51.7
Apr	914.6	-18.1	0	-17.7	-4.6	69.2	17.8	27.2	36.4
May	138.9	4.2	15.7	9.6	-9.1	55.1	24.4	17.9	28.7
Jun	101.1	-16.5	6.6	12.5	-16.6	30.5	20.3	14.2	19.6
Jul	69.6	-3.8	10.5	15.4	-40.8	26.1	21.0	5.1	13.2
Aug	42.2	64.2	19.0	-3.0	-46.5	21.3	33.4	-0.7	10.1
Sep	10.9	23.2	5.5	13.4	-47.3	13.8	38.7	-0.0	9.1
Oct	8.7	1.6	29.7	10.9	-34.5	26.9	38.3	3.1	14.4
Nov	14.3	-12.1	33.3	2.8	-4.8	30.3	25.6	3.3	13.8
Dec	-5.9	-1.3	27.1	-3.0	4.7	27.6	20.0	1.0	11.1
2022: Jan	20.7	-14.9	19.9	0.1	-5.5	22.6	26.8	-1.5	9.3
Feb	14.0	-2.5	3.1	4.3	13.3	23.9	25.9	-10.2	5.3

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1 Measured over a 12-month period.

2 Annual figures reflect the values as at December.

3 Source: The JSE Limited.

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

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