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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

National financial account

Flow of funds for the year 2022¹

R millions

Transaction items	Foreign sector		Financial intermediaries										
			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	30 001		-820		44 103		-315		97 628		31 788		
2. Consumption of fixed capital ⁴			620		15 864		33		1 411		3 504		
3. Capital transfers	29 248	312							22 032				
4. Gross capital formation ⁴				779	12 711		20		1 830		1 056		
5. Net lending (+)/net borrowing (-) (S)	58 937		-979		47 256		-302		119 241		34 236		
6. Net financial investment (+) or (-) (U)		58 937		-979	47 256		-302		119 241		34 236		34 236
7. Net incurrence of financial liabilities (Total S 9 – 33)	28 072		168 686		346 033		124 207		96 277		180 117		
8. Net acquisition of financial assets (Total U 9 – 33)		87 009		167 707	393 289		123 905		215 518		214 353		214 353
9. Gold and other foreign reserves	68 201			68 201									
10. Cash and demand monetary deposits ⁵	-298	14 861	134 518	20 373	28 160	45 860		-13 762		5 677		4 293	
11. Short/Medium-term monetary deposits ⁵	-263	28 265		43 300	209 694			7 847		14 727		27 035	
12. Long-term monetary deposits ⁵		8 543		21 024	155 834			2 917		-3 630		104 784	
13. Funds placed with other financial institutions	-10 069	3 320				152		15 960		-29 606	41 550	18 301	
14. Funds placed with other institutions	5 813					4 848	124 207			97 838		327	
15. Treasury bills	-44 464					3 473		-2 900		-9 207		-50 786	
16. Other debt securities ⁶	50 305			21 623	127 182	3 346		504	1 769	22 205	-10 768	162 219	
17. Bank loans and advances	19 810		1 985	-52 510	-49 987	257 646					22 207		
18. Trade credit and short-term loans	15 594	81 252	7 354	966	87 312	19 241			947	3 089	11 135	37 174	
19. Short-term government bonds ⁹	99			-2 314		32 988		23 382		-14 777		52 346	
20. Long-term government bonds ⁹	-1 138	59 627				65 855		21 931		38 761		-42 090	
21. Non-marketable debt of central government ⁷													
22. Securities of local governments	-41					-594		5		-2 299		1 104	
23. Securities of public enterprises	-16 949	-15 797	11		-276	-19 597		-2 965		967	-5 790	-3 251	
24. Other loan stock and preference shares	-28 091	-14 259			844	-59 923		806	174	-256	-167	-691	
25. Ordinary shares	192 187	145 353			66 442	-8 999		70 613	7 900	-22 272		1 645	
26. Foreign branch/head office balances													
27. Long-term loans	25 973	73 744	40 916	5	11 876			45	856	309	2 036	22 128	
28. Mortgage loans	-752					125 144					7 138	2 396	
29. Interest in insurers and retirement funds ⁸		15 458				-1 643			132 107				
30. Financial derivatives	-251 851	-285 062			-292 721	-174 045			5 958	11 498	2 200	-1 679	
31. Amounts receivable/payable	15 393	-29 245	2 204	11 860	-16 023	39 273		-478	-30 288	47 512	59 005	-61 068	
32. Other liabilities/assets	-11 387	949	-18 302	35 179	17 619	60 038			-23 110	54 746	50 969	-59 134	
33. Balancing item					77	226			-36	236	602	-700	

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 Net income of insurers and retirement funds.

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

National financial account (continued)

Flow of funds for the year 2022¹

R millions

General government				Corporate business enterprises								Sectors Transaction items
Central and provincial governments		Local governments		Public sector		Private sector		Households, etc.		Total		
S	U	S	U	S	U	S	U	S	U	S	U	
-144 109		-90 230		-90 327		267 783		8 767		154 269		1. Net saving ⁴
96 650		50 418		84 701		478 159		133 760		865 120		2. Consumption of fixed capital ⁴
4 224	111 493	38 178		36 491		79	10 377	15 025	23 095	145 277	145 277	3. Capital transfers
	105 367		59 648		92 562		575 261		170 155		1 019 389	4. Gross capital formation ⁴
-260 095		-61 282		-61 697		160 383		-35 698				5. Net lending (+)/net borrowing (-) (S)
	-260 095		-61 282		-61 697		160 383		-35 698			6. Net financial investment (+) or (-) (U)
277 084		39 681		42 724		168 613		258 023		1 729 517		7. Net incurrence of financial liabilities (Total S 9 – 33)
	16 989		-21 601		-18 973		328 996		222 325		1 729 517	8. Net acquisition of financial assets (Total U 9 – 33)
	-15 782		- 37		-1 511		93 645		8 763	68 201	68 201	9. Gold and other foreign reserves
	-1 843		3 826		-6 756		35 267		57 763	162 380	162 380	10. Cash and demand monetary deposits ⁵
	-10 507		30		- 999		9 271		24 401	209 431	209 431	11. Short/Medium-term monetary deposits ⁵
			724		1 241		-17 362		38 751	155 834	155 834	12. Long-term monetary deposits ⁵
	26 042				139		826			31 481	31 481	13. Funds placed with other financial institutions
-25 475							-10 519			130 020	130 020	14. Funds placed with other institutions
	69			977	4	-5 031	-45 536			-69 939	-69 939	15. Treasury bills
1 557		624		12 903		128 247		67 790		164 434	164 434	16. Other debt securities ⁶
502	1 627	5 321		6 918	- 473	41 410	23 605	2 640	12 652	205 136	205 136	17. Bank loans and advances
91 526										179 133	179 133	18. Trade credit and short-term loans
141 150							-4 072			91 625	91 625	19. Short-term government bonds ⁹
5 557			325						5 232	140 012	140 012	20. Long-term government bonds ⁹
		-1 777					- 34			5 557	5 557	21. Non-marketable debt of central government ⁷
	50			-17 591					- 2	-1 818	-1 818	22. Securities of local governments
	23 214			-357	430	27 445	50 527			-40 595	-40 595	23. Securities of public enterprises
				-3 119	- 63	61 606	138 739			- 152	- 152	24. Other loan stock and preference shares
24 981	41 186	7 443		2 588	- 627	31 756	14 822	3 187		325 016	325 016	25. Ordinary shares
				- 11		40 632		80 533		151 612	151 612	26. Foreign branch/head office balances
					170		26 368		91 754	127 540	127 540	27. Long-term loans
				-1 756	-4 185	-91 416	-176 113			132 107	132 107	28. Mortgage loans
21 502	-26 259		9 558	18 196	3 673	-84 860	53 735	38 440	-24 992	-629 586	-629 586	29. Interest in insurers and retirement funds ⁸
15 588	-20 808	27 802	-35 387	23 732	-10 511	19 207	134 476	65 433	8 003	23 569	23 569	30. Financial derivatives
196		268	- 640	244	495	- 383	1 351			167 551	167 551	31. Amounts receivable/payable
										968	968	32. Other liabilities/assets
												33. Balancing item

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

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

KB231

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

2 Including mutual banks and the Postbank.

3 Before April 2005 the Public Investment Commissioners.

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

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

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

7 Non-marketable bonds and other Treasury bills.

8 Net income of insurers and retirement funds.

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

Capital market Selected data

End of	Percentage change ^{1, 2}								
	Real estate		Total nominal value of bonds traded ⁶	Total value of derivatives contracts traded ^{3, 5}	Share prices				
	Transfer duty ⁴	Total value of shares traded ³			Gold mining	Resources	Financial	Industrial	All shares
	(2072A)	(2039A)	(2042A)	(2047A)	(2073A)	(2074A)	(2075A)	(2076A)	(2077A)
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	6.1	-6.2	-2.5	39.3	10.6	-25.2	17.6	7.1
2021	-5.9	-1.3	27.1	-3	4.7	27.6	20.0	1.0	11.1
2022	11.5	-5.9	-0.2	12.1	4.1	17.5	0.8	-1.3	5.9
2020: 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	-19	-14	135.1	26.0	-30.4	-6.9	-3.0
Sep	29	-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	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	-3	-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	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	-2.5	3.1	4.3	13.3	23.9	25.9	-10.2	5.3
Mar	10.9	36.9	24.5	0.2	37.8	24.3	25.8	-20.2	1.0
Apr	12.5	25.3	1.9	37.5	26.5	23.8	27.0	-21.6	0.3
May	17.2	11.4	17.6	43.8	-4.2	14.9	15.8	-22.9	-4.5
Jun	3.3	4.4	22	-10.1	-4.4	16.6	8.4	-20.6	-4.5
Jul	32	-2.9	8.2	-9.5	-3.3	0.0	7.3	-6.0	-2.0
Aug	23.6	-41.3	11.8	19.3	4.4	3.7	6.2	-3.5	0.6
Sep	21.7	-1.8	-9	-2.5	2.6	12.0	-3.1	-5.6	0.5
Oct	3.7	3.9	11.6	13.3	-2.3	8.6	-3.7	-14.2	-4.8
Nov	2.5	9.6	-6.2	22.1	-3.3	14.7	5.5	-11.0	-0.1
Dec	11.5	-5.9	-0.2	12.1	4.1	17.5	0.8	-1.3	5.9
2023: Jan	-6	15.1	9.4	10.1	22.0	12.8	-2.0	5.8	7.7
Feb	-4.7	-6.7	16.7	6.3	0.4	4.5	-2.0	17.4	9.6
Mar	-9.6	-22.4	8.4	6.7
Apr	-15	-19.4	10.7	-13.9
May	-11.9	-1.9	25.3	-7.2

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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 2023 the threshold for transfer duty exemption changed.

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

6 Sources: Strate Limited and Cape Town Stock Exchange.