

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

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

Capital market

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

National financial account

Flow of funds for the third quarter 2023.....	50–51
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Public finance

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

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

External economic accounts

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

National accounts

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

General economic indicators

Labour: Employment in the non-agricultural sectors.....	142
Labour: Labour costs in the non-agricultural sectors.....	143
Manufacturing: Production, sales and utilisation of production capacity	144
Indicators of real economic activity.....	145
Consumer prices: All urban areas	146–149
Producer prices	150
Supply chain pressure indicators	151
Composite business cycle indicators	152

Key information

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

General notes

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

... denotes not available

- denotes a value equal to nil

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

South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation ¹	Deposits							Total deposits	SARB securities	Foreign loans ⁶	Capital and reserves	Other liabilities ⁷	Total liabilities
		Central government ²		Banks and mutual banks ³			Other							
		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)	
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
2022	181 820	49 162	123 950	140 886	1 913	38 730	17 808	3 611	376 061	-	35	461	535 943	1 094 319
2023	180 440	9 833	113 411	149 159	989	65 219	27 171	3 956	369 738	-	43	461	662 867	1 213 548
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	400 102	892 871
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
Feb.....	164 031	48 907	84 821	127 838	538	964	77 788	2 279	343 136	3 323	28	461	481 223	992 201
Mar.....	171 097	47 846	85 118	127 719	575	10 826	64 530	2 651	339 264	3 807	26	461	448 104	962 759
Apr.....	170 768	47 749	137 979	130 962	703	505	87 358	2 645	407 902	2 557	31	461	489 520	1 071 239
May.....	171 675	47 943	119 796	130 387	4 518	3 546	72 148	2 723	381 060	1 102	31	461	472 507	1 026 836
Jun.....	170 603	47 771	122 555	131 473	265	8 553	71 648	2 738	385 001	301	33	461	503 943	1 060 342
Jul.....	168 255	48 417	121 881	132 121	592	8 671	60 935	3 137	375 753	-	34	461	512 017	1 056 519
Aug.....	168 579	48 338	124 177	133 860	1 185	46 042	28 787	2 904	385 292	-	35	461	528 210	1 082 577
Sep.....	169 962	47 668	130 806	136 328	225	46 793	19 517	4 407	385 746	-	37	461	564 751	1 120 956
Oct.....	169 387	48 211	130 358	138 120	218	45 502	25 140	2 832	390 381	-	38	461	582 916	1 143 182
Nov.....	173 267	48 598	119 363	144 784	299	45 235	17 729	3 482	379 491	-	35	461	525 444	1 078 697
Dec.....	181 820	49 162	123 950	140 886	1 913	38 730	17 808	3 611	376 061	-	35	461	535 943	1 094 319
2023: Jan.....	166 452	50 261	132 238	142 240	5 996	46 017	21 635	2 788	401 175	-	36	461	576 458	1 144 581
Feb.....	169 296	39 583	137 985	141 997	367	49 392	26 480	3 218	399 021	-	38	461	616 190	1 185 006
Mar.....	171 565	9 480	127 450	142 867	303	77 053	25 234	2 832	385 219	-	39	461	606 667	1 163 951
Apr.....	169 803	10 794	126 406	143 738	7 111	69 057	28 395	3 069	388 570	-	40	461	630 671	1 189 545
May.....	168 042	11 349	134 166	144 282	505	90 922	15 657	2 702	399 583	-	48	461	701 181	1 269 315
Jun.....	168 403	10 969	135 307	149 307	305	69 259	33 162	3 410	401 719	-	47	461	653 315	1 223 945
Jul.....	167 949	9 457	125 954	144 743	710	81 924	24 956	3 213	390 956	-	44	461	599 149	1 158 558
Aug.....	166 089	9 873	132 729	144 746	888	80 422	28 630	3 018	400 305	-	46	461	651 556	1 218 457
Sep.....	170 078	9 805	125 563	146 225	691	92 006	24 249	3 146	401 684	-	47	461	644 804	1 217 073
Oct.....	168 070	9 738	111 555	146 841	1 210	85 380	20 795	3 127	378 645	-	44	461	647 696	1 194 915
Nov.....	171 780	9 985	111 416	149 103	664	64 739	37 177	2 905	375 989	-	44	461	669 689	1 217 963
Dec.....	180 440	9 833	113 411	149 159	989	65 219	27 171	3 956	369 738	-	43	461	662 867	1 213 548
2024: Jan.....	164 872	9 832	94 355	150 244	780	81 425	26 788	3 671	367 096	-	44	461	668 443	1 200 916

KB101

1 Including coin as from March 1994 onwards.

2 Mainly comprising government departments, and the Compensatory and Contingency Financing Facility of the International Monetary Fund (IMF), as from December 1993 onwards. A withdrawal of funds from the National Treasury Sterilisation Deposit Account resulted in a reduction in rand denominated deposit balances.

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 Excluding deposits denominated in foreign currencies. Includes surplus funds deposited after end of day square-off in the SAMOS payment system following the change to a surplus-based monetary policy implementation framework as from 8 June 2022.

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 ³		Banks ⁴	Other ⁵	Government stock	Other			
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
2022	124 359	1 029 010	871	3 202	-	4 073	-	10 428	39 035	4 478	58 014	7 296	1 094 319
2023	154 410	1 157 582	132	400	-	533	-	7 767	33 764	5 100	47 164	8 801	1 213 548
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	11 688	892 871
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
Feb.....	118 281	887 886	357	41 627	-	41 985	-	12 504	40 640	4 478	99 606	4 709	992 201
Mar.....	113 364	847 791	1 419	40 960	-	42 379	-	11 890	40 503	4 478	99 250	15 717	962 759
Apr.....	122 190	953 975	1 727	53 178	-	54 906	-	12 236	39 844	4 478	111 464	5 800	1 071 239
May.....	116 491	926 475	4 586	37 534	-	42 120	-	11 794	40 197	4 478	98 589	1 772	1 026 836
Jun.....	118 965	963 943	77	34 826	-	34 903	-	11 268	38 812	4 478	89 461	6 938	1 060 342
Jul.....	117 092	983 112	80	11 008	-	11 088	-	9 826	39 737	4 478	65 130	8 278	1 056 519
Aug.....	117 657	1 018 340	182	3 150	-	3 332	-	10 942	38 389	4 478	57 141	7 095	1 082 577
Sep.....	120 525	1 058 835	979	1 526	-	2 504	-	10 813	37 470	4 478	55 265	6 855	1 120 956
Oct.....	121 347	1 078 623	87	2 302	-	2 389	-	10 654	37 820	4 478	55 341	9 218	1 143 182
Nov.....	120 322	1 014 450	2 091	2 751	-	4 841	-	10 468	39 031	4 478	58 818	5 429	1 078 697
Dec.....	124 359	1 029 010	871	3 202	-	4 073	-	10 428	39 035	4 478	58 014	7 296	1 094 319
2023: Jan.....	133 910	1 080 051	739	3 403	-	4 142	-	10 126	39 547	4 478	58 293	6 237	1 144 581
Feb.....	134 349	1 124 702	182	3 605	-	3 787	-	9 815	33 563	4 478	51 643	8 661	1 185 006
Mar.....	141 895	1 099 223	119	1 800	-	1 919	-	10 061	33 829	5 318	51 127	13 600	1 163 951
Apr.....	146 739	1 132 635	94	901	-	995	-	10 734	33 392	5 318	50 440	6 471	1 189 545
May.....	156 510	1 213 149	372	1 250	-	1 622	-	9 889	31 672	5 099	48 282	7 884	1 269 315
Jun.....	145 571	1 166 522	1 088	1 401	-	2 489	-	9 475	32 964	5 099	50 028	7 395	1 223 945
Jul.....	140 045	1 103 268	107	1 202	-	1 309	-	9 230	33 211	5 099	48 849	6 441	1 158 558
Aug.....	147 315	1 164 327	735	200	-	935	-	8 998	32 512	5 099	47 545	6 584	1 218 457
Sep.....	142 114	1 152 502	12 414	200	-	12 614	-	8 951	31 325	5 099	57 989	6 582	1 217 073
Oct.....	150 861	1 141 302	121	401	-	522	-	8 170	31 867	5 099	45 658	7 955	1 194 915
Nov.....	154 963	1 163 787	128	400	-	528	-	7 278	33 487	5 099	46 393	7 782	1 217 963
Dec.....	154 410	1 157 582	132	400	-	533	-	7 767	33 764	5 100	47 164	8 801	1 213 548
2024: Jan.....	154 099	1 147 181	2	200	-	202	-	7 583	33 471	5 100	46 356	7 378	1 200 916

KB102

1 Valued at a market-related price.

2 A new surplus based monetary policy implementation framework (MPIF) was phased in from 8 June 2022 to replace the classical cash reserve or shortage system.

3 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. Subsequently, standing facility borrowing and lending rates were extended at a margin to the prevailing repurchase rate.

4 Including overnight loans, which came into effect on 1 May 1993 and ended on 8 March 1998.

5 Including the central government, provincial governments, the National Supplies Procurement Fund, agricultural control boards and other semi-government bodies.

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)	
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
2022	118 328	1 237	2 773	4 632	126 971	12 455	139 426	-305	786	139 906
2023	105 508	1 096	2 871	5 185	114 660	12 749	127 409	287	961	128 657
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	695	108 726
Feb	93 280	1 203	1 613	4 047	100 144	10 438	110 582	-709	862	110 734
Mar	80 505	1 029	791	4 183	86 507	6 121	92 628	-682	767	92 713
Apr	98 094	2 039	2 426	4 183	106 743	12 029	118 772	-660	1 284	119 396
May	98 750	2 021	2 207	4 326	107 304	10 387	117 691	-447	934	118 178
Jun	90 023	1 751	3 665	4 281	99 720	11 751	111 471	-433	827	111 865
Jul	94 654	1 709	3 144	4 371	103 877	16 748	120 626	-396	706	120 936
Aug	96 725	1 553	3 421	4 405	106 104	10 272	116 376	-346	711	116 741
Sep	90 818	1 443	101	4 425	96 787	9 118	105 905	-316	1 089	106 677
Oct	99 817	1 395	1 647	4 570	107 429	13 558	120 987	-327	763	121 423
Nov	89 315	1 316	3 325	4 595	98 551	12 802	111 353	-306	735	111 782
Dec	118 328	1 237	2 773	4 632	126 971	12 455	139 426	-305	786	139 906
2023: Jan	123 545	1 269	3 201	4 916	132 932	13 713	146 645	-281	706	147 070
Feb	100 374	1 244	428	4 792	106 838	9 627	116 464	-129	872	117 207
Mar	88 548	1 084	3 613	4 854	98 100	9 795	107 895	-84	684	108 494
Apr	106 706	1 395	3 485	5 054	116 641	18 950	135 590	-80	1 691	137 201
May	95 240	1 309	3 290	5 062	104 901	13 722	118 623	-46	962	119 539
Jun	119 169	1 422	3 562	5 180	129 334	16 094	145 428	81	705	146 214
Jul	103 277	1 425	630	4 957	110 288	23 107	133 395	118	725	134 237
Aug	110 140	1 367	3 578	4 994	120 078	19 156	139 234	153	733	140 120
Sep	103 333	1 217	2 155	5 033	111 738	14 204	125 942	184	1 308	127 433
Oct	105 454	1 273	3 920	5 003	115 650	17 722	133 372	216	684	134 271
Nov	115 645	1 213	3 979	5 105	125 942	13 016	138 958	241	684	139 883
Dec	105 508	1 096	2 871	5 185	114 660	12 749	127 409	287	961	128 657
2024: Jan	108 825	950	3 143	5 225	118 144	17 563	135 706	322	680	136 709

KB104

1 Including the Public Investment Corporation.

2 A counterparty default and IFRS 9 adjustments increasing the expected credit losses of the CPD caused the liabilities to exceed the assets. A SARB guarantee was issued in June 2020 and extended annually to remain in place until 11 June 2023 to provide for the continuation of the CPD. The guarantee was subsequently extended to 11 June 2024.

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)			
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
2022	17 697	98 061	142	3 070	73	-	-	-	20 863	139 906
2023	27 046	74 452	228	2 002	73	-	292	-	24 564	128 657
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	-	6 361	108 726
Feb	77 546	26 005	175	-	76	-	96	-	6 836	110 734
Mar	64 247	23 005	177	-	73	-	714	-	4 497	92 713
Apr	87 064	25 005	182	-	73	-	113	-	6 959	119 396
May	71 837	34 005	141	-	73	-	229	-	11 894	118 178
Jun	71 333	29 605	141	-	73	-	0	-	10 714	111 865
Jul	60 633	41 361	141	1 507	73	-	716	-	16 504	120 936
Aug	28 584	68 861	141	1 515	73	-	6	-	17 561	116 741
Sep	19 357	69 361	141	1 522	73	-	95	-	16 128	106 677
Oct	24 987	76 361	142	3 036	73	-	64	-	16 760	121 423
Nov	17 589	77 861	142	3 053	73	-	5	-	13 059	111 782
Dec	17 697	98 061	142	3 070	73	-	-	-	20 863	139 906
2023: Jan	21 479	101 861	142	1 534	73	-	-	-	21 982	147 070
Feb	26 328	69 761	305	2 548	73	-	12	-	18 181	117 207
Mar	25 006	62 761	306	2 563	73	-	-	-	17 785	108 494
Apr	28 206	89 261	305	2 525	73	-	921	-	15 910	137 201
May	15 491	89 761	306	2 542	73	-	191	-	11 175	119 539
Jun	32 993	95 761	228	3 540	73	-	-	-	13 619	146 214
Jul	24 767	86 761	228	3 567	73	-	6	-	18 836	134 237
Aug	28 456	73 761	228	3 593	73	-	15 116	-	18 893	140 120
Sep	24 058	74 261	228	5 129	73	-	399	-	23 286	127 433
Oct	20 600	92 761	228	3 595	73	-	0	-	17 014	134 271
Nov	36 960	84 804	228	3 621	73	-	-	-	14 198	139 883
Dec	27 046	74 452	228	2 002	73	-	292	-	24 564	128 657
2024: Jan	26 592	83 722	228	2 017	73	-	7	-	24 070	136 709

KB103

1 Including Land Bank securities.

2 Including Special Treasury bills.

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

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 current and transactional account (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)
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	1 255 392	1 401 298	410 106	354 510	726 985	766 757	4 915 048	273 678	46 354	100 880	24 768
2022	1 263 795	1 472 392	432 609	441 789	847 848	922 267	5 380 700	292 837	21 361	89 763	78 808
2023	1 279 101	1 557 955	482 474	507 218	881 846	1 007 173	5 715 768	337 188	22 036	92 072	62 948
2020: 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	67 183	95 028	26 520
Dec	1 255 392	1 401 298	410 106	354 510	726 985	766 757	4 915 048	273 678	46 354	100 880	24 768
2022: Jan	1 177 541	1 443 538	403 317	351 090	701 599	775 464	4 852 549	277 631	49 976	86 114	27 000
Feb	1 185 051	1 414 788	399 545	365 887	697 587	819 311	4 882 170	282 175	47 586	90 074	30 921
Mar	1 246 793	1 464 275	400 284	336 767	692 349	841 787	4 982 257	274 617	43 173	112 003	31 351
Apr	1 198 969	1 426 461	405 712	399 141	671 793	868 929	4 971 006	283 975	58 390	103 337	30 672
May	1 192 414	1 477 448	404 280	378 666	650 461	884 572	4 987 842	280 131	49 750	109 226	63 504
Jun	1 282 035	1 479 477	408 004	348 956	661 926	921 054	5 101 452	305 151	50 054	106 771	73 882
Jul	1 271 050	1 511 729	422 562	350 393	700 135	940 940	5 196 808	294 084	27 280	98 027	77 227
Aug	1 214 670	1 540 428	417 404	380 151	738 783	945 395	5 236 831	313 472	19 391	82 217	62 695
Sep	1 261 590	1 502 065	423 842	399 136	774 823	935 230	5 296 687	301 809	20 991	88 199	66 281
Oct	1 228 177	1 553 293	425 637	405 205	771 217	938 829	5 322 359	304 265	17 087	107 784	80 105
Nov	1 244 386	1 577 482	433 187	348 835	825 118	948 883	5 377 890	280 557	14 740	109 983	73 895
Dec	1 263 795	1 472 392	432 609	441 789	847 848	922 267	5 380 700	292 837	21 361	89 763	78 808
2023: Jan	1 206 667	1 612 210	426 046	379 498	819 920	942 428	5 386 769	302 368	22 269	81 936	84 131
Feb	1 221 373	1 625 550	426 199	385 309	831 671	961 138	5 451 240	320 044	18 552	110 505	63 244
Mar	1 281 085	1 534 993	436 892	428 688	808 045	982 882	5 472 585	304 842	16 414	67 969	63 748
Apr	1 267 711	1 573 800	446 621	446 724	795 918	1 024 482	5 555 257	321 591	14 098	90 553	78 176
May	1 244 639	1 661 193	454 783	397 157	768 413	1 070 968	5 597 154	341 829	9 598	109 383	75 298
Jun	1 308 510	1 571 674	457 865	444 235	807 023	1 075 862	5 665 169	349 458	11 985	83 868	73 184
Jul	1 229 279	1 663 683	463 856	350 404	828 680	1 102 059	5 637 961	329 167	16 356	85 112	68 716
Aug	1 193 005	1 682 954	464 421	375 344	830 883	1 101 389	5 647 996	322 150	15 360	85 756	74 448
Sep	1 235 288	1 588 148	471 933	456 309	856 944	1 064 033	5 672 654	334 987	20 425	76 278	75 617
Oct	1 192 214	1 661 964	475 279	426 641	868 470	1 023 109	5 647 677	321 584	14 050	81 218	80 139
Nov	1 258 589	1 708 953	483 634	422 422	848 654	1 001 355	5 723 606	334 735	10 162	92 306	71 381
Dec	1 279 101	1 557 955	482 474	507 218	881 846	1 007 173	5 715 768	337 188	22 036	92 072	62 948

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)										
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	738 722	5 653 770	-	520 466	540 014	1 060 481	6 714 251	2021
9 806	121 427	422 697	41 326	785 188	6 165 888	-	509 072	547 415	1 056 487	7 222 375	2022
6 013	146 804	430 147	46 745	806 765	6 522 532	-	471 068	573 353	1 044 421	7 566 953	2023
2 629	112 775	406 210	24 782	706 691	5 340 138	-	700 569	498 637	1 199 205	6 539 343	2020: 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	515 358	1 092 502	6 425 870	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	-	553 711	538 191	1 091 902	6 605 679	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	740 458	5 638 653	-	604 431	535 897	1 140 328	6 778 981	Nov
5 995	113 820	416 702	30 204	738 722	5 653 770	-	520 466	540 014	1 060 481	6 714 251	Dec
7 879	101 458	405 727	28 329	706 482	5 559 031	-	518 007	545 658	1 063 666	6 622 697	2022: Jan
6 874	107 894	409 809	28 258	721 415	5 603 585	-	548 396	548 830	1 097 225	6 700 810	Feb
8 201	107 147	402 050	29 667	733 592	5 715 849	-	565 321	540 434	1 105 755	6 821 604	Mar
8 042	113 881	416 391	30 601	761 313	5 732 319	-	579 505	533 941	1 113 446	6 845 765	Apr
10 289	121 985	414 389	28 024	797 166	5 785 008	-	579 924	538 954	1 118 878	6 903 886	May
7 958	116 235	410 873	27 837	793 609	5 895 061	-	624 592	539 974	1 164 566	7 059 627	Jun
5 502	102 357	414 472	28 482	753 348	5 950 156	-	558 604	547 475	1 106 079	7 056 236	Jul
6 182	103 441	419 997	33 112	727 034	5 963 865	-	599 956	540 568	1 140 524	7 104 390	Aug
12 250	114 890	421 690	45 449	769 750	6 066 437	-	667 971	536 578	1 204 549	7 270 986	Sep
9 545	136 785	421 605	36 734	809 645	6 132 004	-	649 630	531 137	1 180 767	7 312 771	Oct
7 318	112 599	425 491	41 780	785 805	6 163 696	-	572 114	541 452	1 113 566	7 277 262	Nov
9 806	121 427	422 697	41 326	785 188	6 165 888	-	509 072	547 415	1 056 487	7 222 375	Dec
7 017	119 793	425 620	38 530	779 296	6 166 064	-	561 678	556 972	1 118 650	7 284 714	2023: Jan
6 112	129 874	431 063	35 897	795 248	6 246 488	-	588 162	559 192	1 147 354	7 393 842	Feb
6 055	132 538	436 647	39 623	762 995	6 235 580	-	530 756	548 399	1 079 154	7 314 735	Mar
7 081	129 868	424 925	40 846	785 548	6 340 805	-	526 226	540 164	1 066 390	7 407 195	Apr
9 166	132 989	426 278	40 813	803 525	6 400 678	-	658 259	540 759	1 199 018	7 599 696	May
7 086	121 068	427 346	43 122	767 660	6 432 829	-	545 960	551 326	1 097 286	7 530 115	Jun
5 536	130 430	429 534	44 600	780 286	6 418 247	-	540 037	554 903	1 094 940	7 513 186	Jul
5 528	130 567	438 790	42 108	792 557	6 440 553	-	527 317	555 688	1 083 006	7 523 559	Aug
7 311	138 792	443 097	47 632	809 152	6 481 806	-	550 603	553 080	1 103 683	7 585 489	Sep
4 135	140 139	449 294	43 181	812 156	6 459 833	-	514 608	554 517	1 069 124	7 528 957	Oct
5 241	130 457	452 952	47 489	809 988	6 533 595	-	504 210	565 579	1 069 789	7 603 384	Nov
6 013	146 804	430 147	46 745	806 765	6 522 532	-	471 068	573 353	1 044 421	7 566 953	Dec

KB106

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

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

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

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

5 Includes 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)
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	82 003	430 660	483 649	1 650 515	136 433	370 722	112 593
2022	37 140	17 536	180 512	235 187	70 579	468 763	527 056	1 762 445	148 574	402 253	114 399
2023	34 170	13 220	217 305	264 696	74 438	494 241	579 304	1 823 891	162 529	412 066	113 391
2020: 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	82 003	430 660	483 649	1 650 515	136 433	370 722	112 593
2022: Jan	26 861	14 493	132 151	173 505	98 042	392 479	486 282	1 651 868	138 485	355 347	110 391
Feb	26 875	19 481	136 796	183 151	108 031	364 773	490 269	1 663 150	139 820	375 180	111 314
Mar	35 355	17 932	146 377	199 663	89 717	431 025	495 343	1 670 600	140 178	363 701	108 011
Apr	30 684	18 746	147 569	196 999	79 131	416 552	497 195	1 676 103	141 314	382 801	109 492
May	35 789	19 373	139 245	194 407	69 384	454 769	500 785	1 686 981	142 779	399 012	112 302
Jun	35 402	15 751	146 263	197 415	87 871	440 804	504 104	1 697 891	142 906	412 251	112 746
Jul	27 556	12 935	155 297	195 788	76 191	417 789	506 411	1 705 890	143 842	390 257	113 421
Aug	32 142	15 590	180 215	227 947	69 279	388 533	510 082	1 721 239	144 746	384 745	113 598
Sep	27 672	16 918	185 735	230 326	89 736	393 308	515 254	1 731 640	146 094	412 444	114 445
Oct	29 099	15 800	182 981	227 880	77 517	446 237	519 398	1 740 398	147 873	428 281	114 065
Nov	32 105	17 059	187 357	236 522	75 137	471 248	524 081	1 754 053	149 718	376 878	113 404
Dec	37 140	17 536	180 512	235 187	70 579	468 763	527 056	1 762 445	148 574	402 253	114 399
2023: Jan	28 744	17 466	193 474	239 684	70 366	480 249	529 389	1 766 361	150 982	398 874	115 679
Feb	31 155	15 416	196 656	243 227	99 624	503 984	533 316	1 779 376	152 496	415 396	116 103
Mar	32 580	11 668	218 272	262 520	81 224	472 772	539 774	1 781 082	152 654	380 439	116 716
Apr	28 439	11 832	228 194	268 466	68 275	524 278	542 513	1 784 578	154 293	411 440	116 378
May	28 946	16 229	237 288	282 463	87 102	560 411	547 387	1 789 878	155 651	432 846	117 221
Jun	28 532	16 904	227 666	273 102	72 625	538 813	552 803	1 797 228	155 944	396 141	117 034
Jul	27 523	16 268	226 969	270 759	72 723	513 159	555 870	1 800 480	156 137	389 008	116 183
Aug	28 102	15 374	224 545	268 021	78 837	535 186	561 151	1 807 014	157 872	390 935	115 796
Sep	27 939	14 961	224 281	267 182	74 064	502 038	562 928	1 809 367	159 642	421 572	117 479
Oct	27 629	14 464	233 265	275 357	67 595	483 766	567 999	1 814 848	161 384	408 123	116 300
Nov	30 146	12 503	219 940	262 589	80 108	487 425	574 641	1 819 712	163 260	421 149	117 403
Dec	34 170	13 220	217 305	264 696	74 438	494 241	579 304	1 823 891	162 529	412 066	113 391

KB107

¹ See footnote 1 on pages S-6 and S-7.

² The acquisition of a store card book by a major bank amplified credit card advances in November 2012.

³ Specific provisions up to December 2007. Includes specific and general provisions as from January 2008. The measurement of credit impairments according to the expected credit loss model replaced the incurred loss model, following the implementation of IFRS 9 in January 2018.

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)								
1 370 790	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
1 495 695	165 424	4 596 846	678 742	568 551	88 497	393 320	725	1 728 385	97 849	98 953	6 714 251	2021
1 688 556	174 368	5 008 256	781 715	500 276	85 185	395 230	595	1 761 810	96 808	120 313	7 222 375	2022
1 764 000	194 213	5 229 648	823 114	493 164	76 814	466 174	661	1 858 604	99 650	114 355	7 566 953	2023
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	2020: 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	86 582	341 668	512	1 663 663	99 600	105 378	6 425 870	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	85 947	363 364	657	1 676 050	98 309	117 133	6 605 679	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	371 233	715	1 731 928	97 965	137 707	6 778 981	Nov
1 495 695	165 424	4 596 846	678 742	568 551	88 497	393 320	725	1 728 385	97 849	98 953	6 714 251	Dec
1 516 189	166 138	4 582 945	633 704	541 786	92 069	372 271	696	1 639 134	97 027	130 085	6 622 697	2022: Jan
1 524 618	166 517	4 610 637	637 083	546 768	92 788	381 104	679	1 657 063	96 875	153 084	6 700 810	Feb
1 541 430	167 510	4 672 495	642 948	598 679	92 448	390 920	684	1 724 311	96 770	128 365	6 821 604	Mar
1 562 607	168 732	4 696 464	650 119	585 027	90 052	401 784	702	1 726 280	96 514	129 507	6 845 765	Apr
1 564 880	169 758	4 761 135	660 754	539 835	90 583	411 484	650	1 702 006	96 241	150 097	6 903 886	May
1 597 027	169 632	4 825 968	661 990	612 965	85 219	431 183	647	1 790 710	95 978	149 555	7 059 627	Jun
1 624 796	169 543	4 809 053	733 020	564 457	87 062	437 517	653	1 821 403	95 717	134 274	7 056 236	Jul
1 669 031	170 582	4 830 672	731 865	569 165	84 237	427 528	704	1 812 092	96 022	137 657	7 104 390	Aug
1 683 612	172 597	4 913 936	744 900	637 770	82 476	422 321	714	1 886 753	96 099	143 871	7 270 986	Sep
1 667 070	175 362	4 965 477	771 914	618 420	84 335	414 924	677	1 888 917	95 976	134 522	7 312 771	Oct
1 684 038	174 187	4 974 370	790 388	542 777	86 854	400 921	634	1 820 306	96 697	149 367	7 277 262	Nov
1 688 556	174 368	5 008 256	781 715	500 276	85 185	395 230	595	1 761 810	96 808	120 313	7 222 375	Dec
1 723 179	177 529	5 057 550	792 943	498 459	90 595	365 345	590	1 746 752	96 359	144 368	7 284 714	2023: Jan
1 728 549	180 111	5 148 731	754 857	530 279	85 256	386 415	573	1 756 233	96 172	149 478	7 393 842	Feb
1 725 385	181 638	5 068 408	779 813	505 278	74 769	390 231	592	1 749 499	96 372	137 936	7 314 735	Mar
1 724 071	183 982	5 141 844	784 667	482 732	76 135	405 700	609	1 748 625	96 272	151 989	7 407 195	Apr
1 666 597	187 127	5 169 966	785 475	633 797	74 306	421 981	580	1 914 978	96 378	135 911	7 599 696	May
1 712 826	188 951	5 154 463	795 456	549 747	77 047	454 326	531	1 876 045	96 528	129 977	7 530 115	Jun
1 720 556	190 776	5 133 339	806 856	547 978	79 102	447 892	544	1 881 284	97 099	130 705	7 513 186	Jul
1 715 445	192 305	5 169 930	803 984	511 560	76 326	449 516	548	1 840 838	97 470	147 301	7 523 559	Aug
1 755 303	191 885	5 210 508	813 999	540 571	73 052	433 093	729	1 859 986	97 280	150 533	7 585 489	Sep
1 724 707	193 466	5 151 257	828 542	519 721	70 907	448 502	731	1 866 941	98 845	136 557	7 528 957	Oct
1 745 989	193 268	5 216 420	874 536	496 319	74 739	442 335	724	1 887 205	99 590	137 580	7 603 384	Nov
1 764 000	194 213	5 229 648	823 114	493 164	76 814	466 174	661	1 858 604	99 650	114 355	7 566 953	Dec

KB108

¹ See footnote 1 on pages S-6 and S-7.

² The acquisition of a store card book by a major bank amplified credit card advances in November 2012.

³ Specific provisions up to December 2007. Includes specific and general provisions as from January 2008. The measurement of credit impairments according to the expected credit loss model replaced the incurred loss model, following the implementation of IFRS 9 in January 2018.

Banks

Analysis of deposits by type of depositor

R millions

End of	Residents										Non-residents	Total all deposits (1077M)	Of which: Denominated in foreign currency (1078M)
	Interbank and intragroup deposits (1153M)	Govern- ment deposits ¹ (1143M)	Local governments and regional services councils (1144M)	Public enterprises and/or cor- porations ² (1145M)	Insurers and pension funds (1146M)	Other companies and close corpora- tions (1147M)	Households ³ (1154M)	Other monetary institutions (1155M)	Total (1150)	Total			
2021	115 287	376 587	66 989	189 546	150 915	2 227 874	1 547 664	46 625	4 721 487	193 562	4 915 048	273 678	
2022	116 920	349 613	70 808	181 358	166 589	2 497 489	1 643 265	114 393	5 140 436	240 264	5 380 700	292 837	
2023	122 061	295 264	77 271	206 508	180 588	2 682 831	1 773 370	99 129	5 437 022	278 745	5 715 768	337 188	
2022: Nov	120 780	328 089	61 206	176 047	172 930	2 550 989	1 634 551	102 213	5 146 805	231 086	5 377 890	280 557	
Dec	116 920	349 613	70 808	181 358	166 589	2 497 489	1 643 265	114 393	5 140 436	240 264	5 380 700	292 837	
2023: Jan	110 683	297 504	67 402	199 611	165 015	2 538 184	1 636 327	120 442	5 135 168	251 600	5 386 769	302 368	
Feb	120 570	301 443	67 188	184 313	172 891	2 601 938	1 639 371	96 585	5 184 299	266 941	5 451 240	320 044	
Mar	119 711	317 827	98 892	186 183	172 465	2 576 712	1 667 046	90 891	5 229 726	242 860	5 472 585	304 842	
Apr	111 877	302 818	90 526	184 343	173 248	2 619 010	1 677 161	133 717	5 292 700	262 557	5 555 257	321 591	
May	117 502	329 282	81 664	171 623	179 451	2 649 728	1 688 416	118 293	5 335 958	261 196	5 597 154	341 829	
Jun	119 818	385 133	69 109	176 366	180 916	2 645 466	1 708 667	122 718	5 408 193	256 976	5 665 169	349 458	
Jul	120 441	315 675	84 091	178 549	181 306	2 662 077	1 722 504	104 753	5 369 396	268 564	5 637 961	329 167	
Aug	127 171	301 975	82 803	180 792	181 915	2 682 688	1 735 058	95 313	5 387 715	260 281	5 647 996	322 150	
Sep	128 184	312 263	76 190	179 293	178 642	2 673 679	1 750 623	97 787	5 396 661	275 994	5 672 654	334 987	
Oct	123 737	304 565	72 319	163 258	169 670	2 660 602	1 758 018	115 532	5 367 702	279 975	5 647 677	321 584	
Nov	124 283	344 421	70 348	148 761	181 452	2 680 111	1 777 017	113 466	5 439 858	283 748	5 723 606	334 735	
Dec	122 061	295 264	77 271	206 508	180 588	2 682 831	1 773 370	99 129	5 437 022	278 745	5 715 768	337 188	

KB109

Banks

Selected asset items

R millions

End of	NCDs/PNs (1160M)	Advances				Investments						Bills discounted			
		Central govern- ment (1510M)	Provincial govern- ments (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 govern- ment stock (1168M)	Long-term government stock (1169M)	Other ⁵ (1170M)	Stock of public enterprises/ corpora- tions (1171M)	Other (1172M)					
											Government sector				
2021	9 590	946	30	3 701 606	295 472	177 371	501 371	2 473	40 818	314 129	243 902	369 756	213	23 351	
2022	12 658	2 505	28	4 054 014	311 113	237 076	544 639	1 534	35 310	289 874	203 854	373 385	147	21 698	
2023	16 445	2 025	97	4 246 373	354 288	227 175	595 939	832	30 247	322 967	176 269	437 927	142	28 105	
2022: Nov	13 271	1 839	28	4 037 061	293 079	233 729	556 658	2 022	35 415	312 040	231 863	375 432	147	25 342	
Dec	12 658	2 505	28	4 054 014	311 113	237 076	544 639	1 534	35 310	289 874	203 854	373 385	147	21 698	
2023: Jan	12 012	1 552	26	4 094 749	321 346	245 928	547 014	1 582	34 728	298 943	203 548	354 703	168	10 475	
Feb	12 332	1 421	26	4 128 050	335 457	169 988	584 868	1 579	34 093	300 328	215 382	370 991	168	15 256	
Mar	12 484	1 421	26	4 140 344	340 631	173 264	606 549	1 470	34 210	298 545	194 097	368 666	168	21 397	
Apr	12 358	1 464	63	4 146 377	367 260	183 585	601 082	1 491	33 508	285 250	193 100	380 665	168	24 867	
May	12 910	1 001	57	4 097 299	394 307	190 918	594 557	1 497	32 717	330 527	264 662	395 960	168	25 853	
Jun	13 321	846	63	4 160 883	390 682	190 189	605 267	1 465	35 885	313 019	225 736	429 301	131	24 895	
Jul	14 589	851	73	4 160 790	370 170	188 584	618 272	844	34 004	314 723	229 315	427 400	142	20 350	
Aug	14 274	1 326	107	4 166 834	410 756	193 423	610 562	1 486	31 963	309 333	201 590	426 116	144	23 256	
Sep	14 801	1 337	130	4 217 949	380 447	196 406	617 593	1 513	31 749	327 185	204 350	411 782	142	21 169	
Oct	16 665	2 108	188	4 194 270	357 282	191 346	637 197	1 536	30 634	315 799	187 394	427 468	142	20 892	
Nov	16 455	2 050	107	4 216 722	364 957	201 072	673 464	899	30 070	312 425	176 876	423 326	142	18 867	
Dec	16 445	2 025	97	4 246 373	354 288	227 175	595 939	832	30 247	322 967	176 269	437 927	142	28 105	

KB110

1 The Public Investment Commissioners was corporatised in April 2005 and the name changed to Public Investment Corporation, resulting in the exclusion of the Corporation from the government sector. The figures were revised back to January 1996.

2 Including the Public Investment Corporation as from January 1996.

3 Includes individuals, unincorporated business enterprises of households and non-profit organisations serving households.

4 To the domestic private sector.

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					
	2023/02	2023/03	2023/04	2023/02	2023/03	2023/04	2023/02	2023/03	2023/04	2023/02	2023/03	2023/04
Passenger cars:												
New.....	154 420	157 061	162 249	2 333	2 525	2 428	73	68	72	156 826	159 654	164 748
Used.....	192 676	193 565	194 660	732	766	753	3	3	3	193 412	194 334	195 415
Minibuses.....	6 465	6 780	7 338	80	77	75	0	0	0	6 545	6 857	7 413
Trucks and other land transport equipment...	104 144	107 808	111 519	3 807	3 837	3 865	411	372	340	108 361	112 017	115 724
Aircraft, ships and boats.....	1 199	1 254	1 482	-	-	-	-	-	-	1 199	1 254	1 482
Agricultural machinery and equipment.....	21 483	21 143	22 913	131	103	92	1	1	1	21 615	21 247	23 006
All household appliances, such as furniture, televisions, radio sets and other electrical equipment.....	10	10	9	-	-	-	0	0	0	10	10	9
Industrial, commercial and office equipment	30 779	32 166	34 031	1 379	1 336	489	545	570	615	32 703	34 072	35 135
Other goods.....	31 642	33 026	36 042	1 075	1 076	972	-	-	-	32 718	34 102	37 014
All goods.....	542 819	552 813	570 243	9 538	9 720	8 674	1 033	1 014	1 030	553 390	563 547	579 947
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2023/02	2023/03	2023/04	2023/02	2023/03	2023/04	2023/02	2023/03	2023/04			
Instalment sale balances.....	368 654	373 463	380 891	174 166	179 350	189 352	542 819	552 813	570 243			
Leasing balances.....	1 398	1 466	1 426	9 172	9 268	8 278	10 571	10 734	9 704			

KB111

1 Unearned finance charges excluded.

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

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

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	Fixed-rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
	(1181M)	(1182M)	(1183M)	(1184M)	(1185M)
2022: Sep.....	10.77	10.03	19 587	369	19 956
Oct.....	10.93	10.24	18 301	368	18 669
Nov.....	10.92	10.67	19 658	416	20 075
Dec.....	11.05	10.88	16 803	422	17 225
2023: Jan.....	11.05	11.00	15 290	304	15 594
Feb.....	11.08	11.05	17 983	422	18 405
Mar.....	11.13	11.29	20 486	698	21 183
Apr.....	11.16	11.41	16 380	402	16 782
May.....	11.24	11.87	19 901	590	20 491
Jun.....	11.30	11.99	19 599	487	20 086
Jul.....	11.38	11.99	18 334	458	18 792
Aug.....	11.44	12.01	19 858	624	20 482
Sep.....	11.53	11.98	19 454	586	20 039
Oct.....	11.62	11.97	20 323	616	20 939
Nov.....	11.69	11.93	21 180	444	21 624
Dec.....	11.77	11.93	18 416	540	18 956

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)
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	651 729	-	-	57 868	4 200	19	667 863	666 910
2022	255 078	614 686	-	-	66 949	6 505	1	753 811	752 397
2023	231 934	666 056	-	-	77 313	5 794	0	854 557	853 168
2020: 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	651 729	-	-	57 868	4 200	19	667 863	666 910
2022: Jan	247 805	624 087	-	-	53 994	4 256	19	679 942	678 973
Feb	245 177	620 090	-	-	54 860	4 398	19	668 530	667 539
Mar	246 645	602 767	-	-	56 483	4 559	17	656 598	655 428
Apr	254 878	617 469	-	-	61 424	4 421	18	659 668	658 450
May	250 867	627 409	-	-	61 982	4 624	18	658 911	657 486
Jun	256 075	648 569	-	-	64 369	7 571	16	662 006	660 236
Jul	247 019	671 512	-	-	65 683	7 634	3	675 118	673 161
Aug	256 658	659 834	-	-	70 146	7 497	2	687 882	685 987
Sep	260 136	661 771	-	-	78 714	7 425	2	709 209	707 359
Oct	266 554	654 757	-	-	82 410	7 488	1	708 482	706 701
Nov	254 654	650 141	-	-	74 245	7 238	1	703 316	701 378
Dec	255 078	614 686	-	-	66 949	6 505	1	753 811	752 397
2023: Jan	260 023	605 015	-	-	68 087	6 294	1	745 309	743 823
Feb	261 966	607 391	-	-	72 891	6 704	1	754 842	753 419
Mar	259 057	592 740	-	-	80 131	6 672	1	785 552	784 223
Apr	237 215	598 728	-	-	85 726	6 519	1	785 915	784 591
May	236 921	642 976	-	-	95 262	6 514	1	806 809	805 169
Jun	241 290	640 779	-	-	89 768	7 888	1	812 386	810 840
Jul	226 103	640 992	-	-	87 899	8 381	0	799 297	797 875
Aug	231 592	637 761	-	-	89 953	8 484	0	821 196	819 967
Sep	231 951	631 141	-	-	90 537	8 253	0	830 221	829 045
Oct	232 304	639 788	-	-	89 404	7 310	0	832 053	830 664
Nov	242 219	660 931	-	-	83 029	6 592	0	825 972	824 587
Dec	231 934	666 056	-	-	77 313	5 794	0	854 557	853 168

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 and electronic transactions

Millions

Period	Credit cards			Electronic transactions				
	Credit card purchases processed during the period ¹			Electronic fund transfers processed during the period ²				
	Total number Millions (1260M)	Total value R millions (1261M)	Total value seasonally adjusted R millions (1261N)	Total number Millions (1264M)	Of which: Number of debits, credits and salaries processed Millions (1266M)	Of which: Number of electronic real time clearing transactions Millions (1267M)	Total value R millions (1265M)	Total value seasonally adjusted R millions (1265N)
2018	624.652	357 063	357 063	1 364.548	1 128.861	30.471	10 837 236	10 837 236
2019	675.697	392 757	392 757	1 634.691	1 383.385	48.820	12 337 809	12 337 809
2020	570.304	334 545	334 545	1 688.789	1 423.236	78.782	12 322 282	12 322 282
2021	645.532	382 225	382 225	1 882.450	1 645.986	130.469	13 987 545	13 987 545
2022	723.055	461 444	461 444	2 036.658	1 820.825	215.833	15 418 697	15 418 697
2023	782.675	513 100	513 100	2 232.916	1 923.611	309.304	16 442 930	16 442 930
2020: Nov	53.167	31 377	30 143	151.307	129.358	8.090	1 130 244	1 108 081
Dec	57.612	34 283	30 554	162.961	137.201	9.082	1 222 327	1 136 727
2021: Jan	45.689	26 452	28 099	140.783	119.264	7.807	961 517	1 104 693
Feb	47.963	27 507	31 140	138.681	116.372	8.262	1 077 216	1 138 244
Mar	56.700	32 523	31 746	162.363	138.496	9.679	1 215 584	1 167 143
Apr	53.065	30 084	31 652	165.229	141.692	9.485	1 130 048	1 166 634
May	54.467	31 211	31 961	145.264	124.017	10.210	1 154 861	1 194 835
Jun	53.761	30 126	31 499	146.774	126.645	10.074	1 147 292	1 140 408
Jul	47.031	28 684	28 413	150.375	129.701	10.898	1 156 753	1 119 616
Aug	53.992	31 780	32 482	148.678	129.365	11.315	1 157 163	1 163 291
Sep	55.444	33 021	32 969	155.191	137.189	11.836	1 205 291	1 191 524
Oct	57.265	34 552	33 470	182.437	164.551	12.922	1 209 502	1 194 767
Nov	60.206	38 378	35 488	170.200	156.993	13.207	1 259 555	1 196 987
Dec	59.949	37 907	33 307	176.475	161.701	14.775	1 312 762	1 209 402
2022: Jan	55.930	33 048	34 704	159.851	146.432	13.418	1 090 771	1 252 426
Feb	53.361	32 052	35 866	162.657	148.879	13.778	1 180 790	1 247 117
Mar	60.955	37 964	37 549	175.948	159.695	16.253	1 325 052	1 265 661
Apr	57.283	35 594	37 010	152.491	136.520	15.971	1 186 713	1 255 624
May	59.611	37 903	38 306	150.955	134.085	16.869	1 254 431	1 265 274
Jun	57.747	37 235	38 857	160.482	143.564	16.918	1 272 980	1 264 751
Jul	59.122	38 925	39 374	171.930	153.423	18.507	1 291 254	1 285 162
Aug	62.640	39 501	39 296	165.360	146.917	18.443	1 338 454	1 292 442
Sep	61.432	39 885	39 745	180.915	161.090	19.824	1 342 215	1 315 953
Oct	62.801	40 539	39 582	193.054	172.220	20.834	1 322 667	1 312 002
Nov	64.119	43 306	40 179	181.232	159.612	21.620	1 400 285	1 330 409
Dec	68.055	45 492	40 977	181.785	158.389	23.397	1 413 087	1 331 875
2023: Jan	61.612	39 010	40 448	171.998	151.296	20.701	1 204 817	1 350 109
Feb	57.026	36 685	40 534	170.128	149.054	21.075	1 267 856	1 337 523
Mar	61.629	41 279	40 757	189.224	164.975	24.249	1 419 434	1 337 738
Apr	59.699	38 440	40 720	173.926	150.621	23.305	1 241 613	1 369 742
May	65.395	42 231	41 580	186.415	161.830	24.585	1 405 074	1 361 529
Jun	62.104	39 399	41 087	182.279	157.188	25.091	1 392 425	1 371 986
Jul	62.919	40 588	41 113	177.775	151.523	26.252	1 373 758	1 372 722
Aug	64.833	41 790	41 590	197.137	170.130	27.007	1 414 089	1 377 592
Sep	63.770	41 793	41 608	194.519	166.969	27.550	1 374 639	1 370 984
Oct	73.292	48 739	47 670	193.040	164.714	28.327	1 420 713	1 379 795
Nov	73.548	51 110	47 922	194.023	165.304	28.719	1 468 087	1 397 130
Dec	76.848	52 035	48 071	202.452	170.008	32.444	1 460 425	1 416 081

KB117

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

2 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)
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	286 674	4 905 028	122 626
2022	27 174	2 439	410	340 627	606 504	1 848	-	979 003	307 587	5 355 693	133 892
2023	26 285	2 047	4 260	366 776	690 329	-	-	1 089 696	330 527	5 821 165	145 529
2020: 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	4 825 384	120 635
Apr	27 499	1 776	306	271 745	540 541	5 108	-	846 975	283 044	4 836 925	120 923
May	25 745	2 095	212	258 423	573 364	1 708	-	861 546	282 786	4 844 942	121 124
Jun	25 488	2 463	249	251 911	579 045	1 061	-	860 216	283 822	4 875 431	121 886
Jul	26 152	2 622	138	250 396	570 071	11	-	849 390	285 172	4 897 977	122 449
Aug	25 870	2 535	236	256 719	576 348	1 152	-	862 859	286 469	4 920 322	123 008
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	292 297	5 045 502	126 138
Dec	28 419	2 120	282	291 604	632 228	1 342	-	955 994	293 978	5 086 157	127 154
2022: Jan	25 911	2 043	241	297 245	588 566	3 686	-	917 692	294 655	5 114 212	127 855
Feb	25 473	3 792	202	309 635	548 755	3 156	-	891 013	293 740	5 121 718	128 043
Mar	28 152	3 264	207	322 327	559 929	4 570	-	918 450	295 141	5 149 112	128 728
Apr	27 311	3 107	125	334 285	545 064	4 070	-	913 962	298 607	5 185 598	129 640
May	27 402	2 457	145	334 901	563 123	2 929	-	930 957	302 311	5 236 957	130 924
Jun	27 233	2 147	292	361 119	575 414	550	-	966 756	306 113	5 275 952	131 899
Jul	26 534	1 894	543	363 902	606 025	1 428	-	1 000 326	309 581	5 348 565	133 714
Aug	26 942	1 003	439	365 739	631 312	1 791	-	1 027 225	312 522	5 434 875	135 872
Sep	26 209	1 256	481	360 033	629 224	-	-	1 017 203	315 732	5 516 732	137 918
Oct	26 373	2 344	384	352 832	649 531	-	-	1 031 465	319 479	5 584 200	139 605
Nov	28 663	3 228	546	345 361	681 981	-	-	1 059 778	321 834	5 627 876	140 697
Dec	29 890	2 730	1 318	340 143	699 125	-	-	1 073 205	321 322	5 672 514	141 813
2023: Jan	26 684	2 407	796	341 457	708 260	-	-	1 079 604	321 236	5 712 655	142 816
Feb	24 968	4 032	1 771	340 966	680 107	-	-	1 051 845	322 486	5 706 986	142 675
Mar	26 970	4 293	2 825	355 231	689 312	-	-	1 078 631	324 305	5 741 630	143 541
Apr	27 316	1 598	1 837	362 165	701 985	-	-	1 094 902	326 443	5 765 117	144 128
May	26 102	1 713	3 154	362 025	680 852	-	-	1 073 846	329 756	5 763 806	144 095
Jun	25 341	1 750	4 227	361 006	681 025	-	-	1 073 350	332 935	5 781 055	144 526
Jul	25 100	1 303	5 677	367 830	675 326	-	-	1 075 236	334 254	5 783 158	144 579
Aug	24 189	1 660	7 867	375 143	689 576	-	-	1 098 434	333 622	5 842 082	146 052
Sep	25 575	1 340	6 731	375 709	672 925	-	-	1 082 281	334 421	5 866 444	146 661
Oct	24 927	1 331	4 804	388 342	685 773	-	-	1 105 176	334 956	5 914 560	147 864
Nov	28 702	1 615	6 154	386 821	705 227	-	-	1 128 519	336 149	5 971 595	149 290
Dec	29 539	1 524	5 279	384 612	713 577	-	-	1 134 531	335 761	6 004 894	150 122

KB116

1 Average amounts as from January 2008.

2 As from April 1993, only that part of the reserve balance in excess of the minimum cash reserve requirement, can be utilised as liquid assets.

3 As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.

4 Land bank bills up to December 2012. From January 2013 securities guaranteed by specified counterparties as prescribed in the definition of high quality liquid assets.

5 Total holdings include very small amounts of other liquid assets.

6 As from April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette No. 14763 of April 1993.

7 As from April 1998 the minimum cash reserve requirement was set at 2½% of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001 only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.

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

Mutual 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
	Current and transactional account	Savings	Other short and medium term	Long term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
2021	20	133	680	1 599	2 432	64	2 496	688	104	3 288	7 692
2022	42	165	809	1 437	2 453	60	2 513	715	111	3 339	8 111
2023	78	281	735	1 582	2 676	82	2 757	790	112	3 660	7 615
2022: Dec	42	165	809	1 437	2 453	60	2 513	715	111	3 339	8 111
2023: Jan	47	180	794	1 490	2 511	68	2 579	746	83	3 409	8 178
Feb	51	175	767	1 520	2 512	68	2 581	749	87	3 416	8 194
Mar	54	185	745	1 535	2 518	78	2 597	764	85	3 447	8 064
Apr	50	215	722	1 539	2 526	74	2 600	776	91	3 467	8 156
May	61	222	720	1 561	2 564	74	2 638	767	86	3 491	7 953
Jun	57	226	709	1 557	2 549	78	2 627	759	90	3 476	7 809
Jul	57	257	700	1 562	2 577	82	2 659	756	93	3 508	7 821
Aug	64	240	693	1 555	2 552	87	2 640	759	97	3 496	8 139
Sep	66	254	701	1 540	2 561	86	2 647	774	107	3 528	8 120
Oct	80	270	722	1 550	2 623	89	2 712	767	107	3 586	7 947
Nov	87	270	719	1 576	2 652	90	2 742	769	113	3 624	7 861
Dec	78	281	735	1 582	2 676	82	2 757	790	112	3 660	7 615

KB114

1 Mutual building societies until December 1993.

2 Deposits include transactional and savings accounts.

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

Mutual 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)	
2021	1 015	709	-	72	488	193	185	196	-	430	3 288	7 692
2022	1 067	801	-	156	332	199	166	229	-	389	3 339	8 111
2023	1 103	909	-	132	374	193	187	379	-	384	3 660	7 615
2022: Dec	1 067	801	-	156	332	199	166	229	-	389	3 339	8 111
2023: Jan	1 048	791	-	180	298	201	212	291	-	389	3 409	8 178
Feb	1 047	801	-	185	291	190	209	307	-	386	3 416	8 194
Mar	1 049	798	-	184	329	195	180	318	-	392	3 447	8 064
Apr	1 048	795	-	182	341	193	189	328	-	391	3 467	8 156
May	1 037	796	-	142	342	199	207	376	-	391	3 491	7 953
Jun	1 035	801	-	154	341	205	179	367	-	393	3 476	7 809
Jul	1 042	815	-	144	337	206	200	372	-	391	3 508	7 821
Aug	1 055	833	-	134	312	208	210	351	-	393	3 496	8 139
Sep	1 065	842	-	115	339	202	205	365	-	395	3 528	8 120
Oct	1 084	859	-	116	360	204	219	352	-	392	3 586	7 947
Nov	1 100	880	-	118	356	209	223	348	-	391	3 624	7 861
Dec	1 103	909	-	132	374	193	187	379	-	384	3 660	7 615

KB115

1 Mutual building societies until December 1993.

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

Land and Agricultural Development Bank of South Africa

Liabilities

R millions

End of	Deposits (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)						
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
2022	319	735	576	816	21 001	-	2 930	-	26 376
2023	324	551	-	612	14 939	-	4 442	-	20 868
2020: 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
2022: Jan	368	917	935	1 017	26 134	-	1 606	-	30 977
Feb	372	917	890	1 017	26 119	-	1 606	-	30 921
Mar	352	917	890	1 017	25 836	-	2 740	-	31 752
Apr	345	917	890	1 017	25 843	-	3 080	-	32 092
May	342	735	890	816	21 407	-	3 036	-	27 226
Jun	341	735	890	816	21 287	-	3 043	-	27 112
Jul	332	735	723	816	21 287	-	2 920	-	26 813
Aug	331	735	578	816	21 287	-	3 083	-	26 830
Sep	327	735	578	816	21 001	-	3 015	-	26 470
Oct	324	735	576	816	21 001	-	2 997	-	26 449
Nov	324	735	576	816	21 001	-	3 452	-	26 904
Dec	319	735	576	816	21 001	-	2 930	-	26 376
2023: Jan	319	735	576	816	21 001	-	2 930	-	26 375
Feb	315	735	531	816	21 001	-	3 523	-	26 920
Mar	307	735	529	816	19 928	-	4 453	-	26 767
Apr	308	735	529	816	19 928	-	4 204	-	26 519
May	307	735	529	816	19 928	-	4 834	-	27 149
Jun	309	551	529	612	14 953	-	4 102	-	21 056
Jul	312	551	529	612	14 939	-	3 819	-	20 763
Aug	318	551	-	612	14 939	-	3 819	-	20 240
Sep	318	551	-	612	14 939	-	4 381	-	20 801
Oct	320	551	-	612	14 939	-	4 362	-	20 784
Nov	324	551	-	612	14 939	-	4 384	-	20 811
Dec	324	551	-	612	14 939	-	4 442	-	20 868

KB118

- 1 Includes short-term overnight loan facilities and call bonds.
2 Includes similar acknowledgement of debt, such as floating rate notes.

Land and Agricultural Development Bank of South Africa

Assets

R millions

End of	Loans and advances								Other assets (1299M)	Total assets (1300M)	Cash credit advances, seasonally adjusted (1301M)
	Short term			Long term				Total loans and advances (1298M)			
	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)						
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	16 479
2022	1 014	10 531	11 545	3 427	3 335	698	7 460	19 006	7 370	26 376	11 691
2023	938	9 870	10 807	3 212	3 126	654	6 992	17 799	3 069	20 868	10 972
2020: 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	22 740
Feb	1 102	21 536	22 638	7 008	6 821	1 427	15 257	37 894	3 186	41 081	22 322
Mar	1 186	21 073	22 259	6 858	6 674	1 397	14 928	37 187	2 172	39 359	21 811
Apr	1 160	20 300	21 460	6 606	6 430	1 346	14 381	35 841	3 248	39 090	21 015
May	1 154	19 988	21 142	6 505	6 331	1 325	14 160	35 302	3 796	39 097	20 786
Jun	1 144	19 621	20 765	6 385	6 214	1 300	13 900	34 665	4 533	39 199	20 591
Jul	1 156	17 795	18 952	5 791	5 636	1 179	12 607	31 558	6 000	37 559	19 164
Aug	1 148	17 527	18 675	5 704	5 551	1 162	12 416	31 091	6 661	37 752	19 080
Sep	1 140	16 977	18 117	5 525	5 377	1 125	12 027	30 144	5 993	36 137	18 528
Oct	1 131	16 847	17 978	5 483	5 336	1 117	11 935	29 914	1 020	30 934	18 274
Nov	1 118	16 164	17 282	5 260	5 120	1 071	11 451	28 734	2 350	31 084	17 578
Dec	1 098	15 237	16 335	4 959	4 826	1 010	10 795	27 130	3 940	31 070	16 479
2022: Jan	1 098	15 211	16 309	4 950	4 818	1 008	10 776	27 085	3 892	30 977	16 257
Feb	1 495	14 714	16 209	4 788	4 660	975	10 424	26 633	4 288	30 921	15 914
Mar	1 471	13 500	14 971	4 393	4 276	895	9 563	24 534	7 217	31 752	14 538
Apr	1 470	13 438	14 908	4 373	4 256	891	9 520	24 428	7 664	32 092	14 486
May	1 472	13 151	14 623	4 280	4 165	872	9 316	23 940	3 286	27 226	14 298
Jun	1 465	12 929	14 394	4 207	4 095	857	9 159	23 553	3 559	27 112	14 245
Jul	1 459	12 652	14 111	4 117	4 007	839	8 963	23 074	3 739	26 813	14 308
Aug	1 444	11 871	13 315	3 863	3 760	787	8 409	21 724	5 106	26 830	13 687
Sep	1 295	11 512	12 807	3 746	3 646	763	8 155	20 962	5 508	26 470	13 204
Oct	1 019	11 359	12 377	3 696	3 598	753	8 047	20 424	6 025	26 449	12 642
Nov	1 010	10 737	11 747	3 494	3 401	712	7 606	19 353	7 551	26 904	12 046
Dec	1 014	10 531	11 545	3 427	3 335	698	7 460	19 006	7 370	26 376	11 691
2023: Jan	1 015	10 536	11 552	3 429	3 337	698	7 464	19 016	7 360	26 375	11 469
Feb	964	10 411	11 375	3 388	3 297	690	7 375	18 750	8 170	26 920	11 101
Mar	885	10 504	11 389	3 418	3 327	696	7 442	18 831	7 936	26 767	10 970
Apr	875	10 385	11 260	3 380	3 289	688	7 357	18 616	7 903	26 519	10 858
May	866	9 926	10 792	3 230	3 144	658	7 032	17 823	9 325	27 149	10 497
Jun	968	9 755	10 723	3 175	3 090	647	6 911	17 634	3 422	21 056	10 603
Jul	926	9 775	10 700	3 181	3 096	648	6 925	17 625	3 138	20 763	10 873
Aug	933	9 616	10 549	3 129	3 046	637	6 812	17 361	2 879	20 240	10 894
Sep	931	9 512	10 443	3 095	3 013	630	6 739	17 182	3 619	20 801	10 838
Oct	938	9 897	10 835	3 221	3 135	656	7 011	17 846	2 937	20 784	11 055
Nov	930	9 479	10 410	3 084	2 933	628	6 646	17 055	3 755	20 811	10 705
Dec	938	9 870	10 807	3 212	3 126	654	6 992	17 799	3 069	20 868	10 972

KB119

1 Including control boards.

Monetary sector¹

Liabilities

R millions

End of	Banknotes and coin ²	Deposits of domestic private sector, local authorities and public enterprises and/or corporations ³						
		Current and transactional account	Other demand	Savings	Short term	Medium term	Long term	Total
	(1312M)	(1313M)	(1314M)	(1321M)	(1316M)	(1322M)	(1319M)	(1320M)
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	1 006 074	1 165 583	406 864	300 035	645 098	684 964	4 208 618
2022	144 677	1 033 114	1 236 413	430 099	354 354	707 162	821 738	4 582 878
2023	146 268	1 121 109	1 312 184	477 675	407 805	751 833	872 139	4 942 745
2020: 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	1 006 074	1 165 583	406 864	300 035	645 098	684 964	4 208 618
2022: Jan	139 328	999 802	1 189 717	400 824	290 654	637 678	694 641	4 213 314
Feb	137 154	1 011 491	1 146 355	397 615	306 541	619 827	735 734	4 217 564
Mar	135 741	1 057 607	1 209 747	398 075	279 027	627 948	759 184	4 331 587
Apr	140 082	1 008 613	1 186 849	403 185	336 177	604 251	779 347	4 318 422
May	135 884	1 006 961	1 235 890	402 470	310 962	588 817	793 996	4 339 096
Jun	135 199	1 005 103	1 198 519	404 642	295 383	583 127	826 532	4 313 306
Jul	140 697	1 023 719	1 235 098	418 505	303 460	604 892	838 498	4 424 173
Aug	136 435	1 016 714	1 274 978	413 092	323 858	624 368	842 402	4 495 413
Sep	142 288	1 049 324	1 239 321	420 665	313 374	664 299	836 102	4 523 084
Oct	140 287	1 024 496	1 276 591	422 529	335 648	658 883	842 723	4 560 870
Nov	141 160	1 041 184	1 301 319	429 795	290 557	705 515	852 730	4 621 101
Dec	144 677	1 033 114	1 236 413	430 099	354 354	707 162	821 738	4 582 878
2023: Jan	137 706	1 022 660	1 341 994	423 524	305 067	705 903	833 010	4 632 159
Feb	138 138	1 041 239	1 337 971	423 354	311 622	725 660	848 200	4 688 046
Mar	138 983	1 071 687	1 287 411	435 074	351 798	710 870	869 592	4 726 432
Apr	141 362	1 077 679	1 298 933	440 732	361 288	689 541	901 509	4 769 681
May	139 095	1 055 159	1 366 582	448 281	319 569	679 615	928 310	4 797 517
Jun	139 869	1 074 104	1 288 309	451 430	372 729	679 150	939 956	4 805 678
Jul	140 424	1 067 349	1 369 192	457 503	301 522	696 373	957 566	4 849 506
Aug	137 985	1 045 800	1 407 495	459 707	302 209	714 514	959 730	4 889 455
Sep	142 137	1 070 379	1 341 796	467 014	365 787	708 470	928 193	4 881 639
Oct	140 439	1 047 302	1 368 390	469 347	348 641	721 421	892 048	4 847 148
Nov	141 633	1 075 694	1 388 027	478 170	326 525	746 381	866 238	4 881 035
Dec	146 268	1 121 109	1 312 184	477 675	407 805	751 833	872 139	4 942 745

KB120

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

2 In circulation outside the monetary sector.

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

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

Monetary 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)	
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	485 937	497 732	439 948	61 670	501 617	1 259 274	7 199 675	2021
641 092	16 101	604 128	620 229	447 580	62 979	510 559	1 285 586	7 785 022	2022
524 035	16 749	613 446	630 195	472 233	64 079	536 312	1 441 278	8 220 833	2023
593 988	14 494	571 324	585 818	411 927	52 329	464 256	1 173 152	6 934 187	2020: 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	537 404	555 114	420 486	54 225	474 710	1 181 562	6 937 790	2021: Jan
611 821	11 709	513 170	524 879	423 317	55 867	479 183	1 185 791	6 893 558	Feb
533 704	10 882	513 206	524 088	426 374	56 063	482 437	1 145 261	6 806 086	Mar
511 185	14 090	481 805	495 895	424 501	56 661	481 161	1 112 739	6 749 051	Apr
509 923	8 316	497 747	506 064	430 219	56 642	486 861	1 102 536	6 778 570	May
628 546	11 318	472 566	483 884	433 074	59 992	493 066	1 113 118	6 825 314	Jun
526 249	12 474	477 748	490 222	439 940	60 480	500 420	1 133 980	6 872 801	Jul
519 240	7 803	457 725	465 528	441 605	61 034	502 639	1 221 395	6 992 760	Aug
528 401	8 032	491 750	499 782	440 469	62 119	502 587	1 234 574	7 054 386	Sep
541 986	15 140	480 110	495 250	434 757	60 884	495 641	1 232 040	7 045 824	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	485 937	497 732	439 948	61 670	501 617	1 259 274	7 199 675	Dec
508 534	14 364	468 828	483 192	445 795	62 536	508 331	1 250 746	7 103 446	2022: Jan
522 769	12 745	484 903	497 648	448 555	62 849	511 403	1 290 382	7 176 920	Feb
499 551	8 798	513 843	522 641	440 957	63 182	504 140	1 218 415	7 212 075	Mar
567 073	14 704	527 922	542 626	434 429	63 558	497 987	1 286 626	7 352 816	Apr
564 635	13 141	549 160	562 301	440 263	62 696	502 958	1 300 590	7 405 465	May
672 585	14 523	611 676	626 199	441 558	61 691	503 249	1 301 032	7 551 571	Jun
637 542	19 919	586 760	606 679	448 566	62 061	510 627	1 274 640	7 594 358	Jul
587 012	13 211	591 330	604 541	442 617	61 262	503 880	1 337 556	7 664 837	Aug
615 127	13 562	666 715	680 277	438 853	60 985	499 838	1 376 700	7 837 313	Sep
615 771	16 428	682 473	698 900	432 738	61 646	494 384	1 396 370	7 906 582	Oct
585 404	16 319	598 758	615 077	443 406	61 994	505 399	1 340 834	7 808 975	Nov
641 092	16 101	604 128	620 229	447 580	62 979	510 559	1 285 586	7 785 022	Dec
603 588	16 538	622 038	638 575	456 413	63 734	520 147	1 384 816	7 916 990	2023: Jan
579 423	12 883	633 139	646 023	458 835	64 128	522 963	1 434 704	8 009 297	Feb
543 343	12 666	595 343	608 009	448 233	64 707	512 941	1 392 299	7 922 006	Mar
546 756	22 059	607 005	629 064	439 246	64 813	504 059	1 438 639	8 029 562	Apr
570 067	16 473	674 279	690 752	440 385	64 549	504 934	1 544 522	8 246 888	May
650 610	19 551	605 755	625 306	449 733	65 016	514 748	1 457 499	8 193 712	Jun
554 394	26 363	621 706	648 069	456 203	61 837	518 040	1 395 081	8 105 515	Jul
554 754	22 219	609 898	632 118	456 392	62 376	518 768	1 469 714	8 202 794	Aug
550 982	17 396	640 120	657 517	455 133	61 604	516 737	1 484 651	8 233 663	Sep
531 331	20 892	636 852	657 744	455 654	62 492	518 146	1 469 411	8 164 221	Oct
581 486	15 965	613 592	629 557	465 740	63 469	529 209	1 495 023	8 257 944	Nov
524 035	16 749	613 446	630 195	472 233	64 079	536 312	1 441 278	8 220 833	Dec

KB121

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

2 In circulation outside the monetary sector.

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

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

Monetary 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)	
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	808 254	1 723 678	140 061	1 863 739	1 009	-	27 130	4 074 192	4 102 331	16 306
2022	1 029 010	754 375	1 783 385	133 817	1 917 202	1 009	-	19 006	4 397 980	4 417 994	16 335
2023	1 157 582	795 650	1 953 232	123 298	2 076 530	1 009	-	17 799	4 617 368	4 636 176	14 017
2020: 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	3 935 075	3 971 925	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	3 988 714	4 019 867	16 707
Oct	874 790	801 931	1 676 721	134 216	1 810 937	1 009	-	29 914	3 997 989	4 028 911	16 559
Nov	923 662	809 514	1 733 176	160 081	1 893 256	1 009	-	28 734	4 056 369	4 086 112	16 691
Dec	915 424	808 254	1 723 678	140 061	1 863 739	1 009	-	27 130	4 074 192	4 102 331	16 306
2022: Jan	890 582	767 822	1 658 404	129 034	1 787 439	1 009	-	27 085	4 089 580	4 117 674	16 664
Feb	887 886	778 062	1 665 948	122 817	1 788 765	1 009	-	26 633	4 126 953	4 154 595	16 298
Mar	847 791	774 256	1 622 048	138 176	1 760 224	1 009	-	24 534	4 180 490	4 206 033	15 713
Apr	953 975	775 686	1 729 661	149 156	1 878 817	1 009	-	24 428	4 179 526	4 204 963	16 337
May	926 475	817 739	1 744 214	129 016	1 873 230	1 009	-	23 940	4 184 284	4 209 232	16 283
Jun	963 943	826 208	1 790 151	164 913	1 955 064	1 009	-	23 553	4 253 410	4 277 972	17 248
Jul	983 112	777 099	1 760 211	157 222	1 917 432	1 009	-	23 074	4 268 118	4 292 202	17 454
Aug	1 018 340	731 501	1 749 841	169 297	1 919 138	1 009	-	21 724	4 330 820	4 353 553	17 013
Sep	1 058 835	759 014	1 817 849	203 622	2 021 471	1 009	-	20 962	4 389 386	4 411 357	18 087
Oct	1 078 623	797 804	1 876 427	198 527	2 074 954	1 009	-	20 424	4 383 731	4 405 164	17 229
Nov	1 014 450	742 672	1 757 122	152 315	1 909 436	1 009	-	19 353	4 404 800	4 425 162	18 009
Dec	1 029 010	754 375	1 783 385	133 817	1 917 202	1 009	-	19 006	4 397 980	4 417 994	16 335
2023: Jan	1 080 051	748 746	1 828 796	131 746	1 960 543	1 009	-	19 016	4 444 439	4 464 464	16 831
Feb	1 124 702	795 527	1 920 229	143 617	2 063 846	1 009	-	18 750	4 479 121	4 498 880	15 746
Mar	1 099 223	740 912	1 840 135	130 758	1 970 893	1 009	-	18 831	4 490 309	4 510 149	15 602
Apr	1 132 635	802 571	1 935 206	129 540	2 064 746	1 009	-	18 616	4 482 810	4 502 435	16 055
May	1 213 149	879 308	2 092 457	197 602	2 290 059	1 009	-	17 823	4 478 547	4 497 380	16 394
Jun	1 166 522	846 199	2 012 721	161 426	2 174 147	1 009	-	17 634	4 526 900	4 545 543	14 419
Jul	1 103 268	812 778	1 916 046	164 113	2 080 159	1 009	-	17 625	4 526 586	4 545 219	14 531
Aug	1 164 327	838 006	2 002 333	145 035	2 147 368	1 009	-	17 361	4 526 224	4 544 594	14 757
Sep	1 152 502	816 388	1 968 890	149 154	2 118 044	1 009	-	17 182	4 595 551	4 613 741	15 486
Oct	1 141 302	784 674	1 925 976	137 076	2 063 051	1 009	-	17 846	4 559 767	4 578 622	15 629
Nov	1 163 787	801 631	1 965 417	125 460	2 090 878	1 009	-	17 055	4 576 812	4 594 876	15 720
Dec	1 157 582	795 650	1 953 232	123 298	2 076 530	1 009	-	17 799	4 617 368	4 636 176	14 017

KB122

1 See footnote 1 on pages S-18 and S-19.

2 The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.

3 Including investments and bills.

4 Including investments in private-sector securities of the so-called 'pooled funds', administered up to March 1984, by the former Public Debt Commissioners.

5 Including private banking institutions, mutual banks and the Postbank.

6 Consisting of the South African Reserve Bank's holdings of South African Treasury bills, South African government securities, loans to the government sector and investments of the Stabilisation Account.

7 Including investments in government securities of the so-called 'pooled funds', administered up to March 1984, by the former Public Debt Commissioners.

8 Including coin responsibility of the Treasury up to February 1994.

Monetary sector¹

Assets

R millions

Claims on the government sector				Total claims on the government sector ⁸	Other assets	Total assets	End of
Credit			Total				
SARB ⁶	CPD ⁷	Other ⁵ monetary institutions		Total	(1359M)	(1513M)	(1358M)
(1350M)	(1351M)	(1352M)	(1353M)				
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	940 590	982 021	982 021	251 583	7 199 675	2021
39 035	73	1 108 534	1 147 642	1 147 642	302 184	7 785 022	2022
33 764	364	1 198 771	1 232 899	1 232 899	275 227	8 220 833	2023
41 086	48 989	830 388	920 463	920 463	212 746	6 934 187	2020: 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	225 915	6 937 790	2021: Jan
41 772	1 854	858 388	902 015	902 015	219 935	6 893 558	Feb
39 267	94	808 400	847 762	847 762	249 385	6 806 086	Mar
40 039	6 084	841 705	887 828	887 828	210 880	6 749 051	Apr
41 617	108	867 412	909 136	909 136	185 844	6 778 570	May
41 868	74	874 404	916 346	916 346	208 206	6 825 314	Jun
41 633	73	882 071	923 777	923 777	204 474	6 872 801	Jul
41 610	78	870 717	912 405	912 405	230 987	6 992 760	Aug
40 294	2 683	875 578	918 555	918 555	266 792	7 054 386	Sep
40 240	2 087	907 428	949 755	949 755	256 220	7 045 824	Oct
40 506	80	934 964	975 550	975 550	303 165	7 258 083	Nov
41 350	81	940 590	982 021	982 021	251 583	7 199 675	Dec
41 143	73	893 648	934 864	934 864	263 469	7 103 446	2022: Jan
40 640	171	905 757	946 567	946 567	286 993	7 176 920	Feb
40 503	787	928 837	970 127	970 127	275 690	7 212 075	Mar
39 844	186	949 938	989 968	989 968	279 069	7 352 816	Apr
40 197	302	979 465	1 019 964	1 019 964	303 039	7 405 465	May
38 812	73	990 687	1 029 572	1 029 572	288 963	7 551 571	Jun
39 737	789	1 067 726	1 108 252	1 108 252	276 472	7 594 358	Jul
38 389	79	1 065 787	1 104 255	1 104 255	287 892	7 664 837	Aug
37 470	167	1 074 586	1 112 223	1 112 223	292 263	7 837 313	Sep
37 820	137	1 094 156	1 132 113	1 132 113	294 351	7 906 582	Oct
39 031	78	1 109 452	1 148 561	1 148 561	325 817	7 808 975	Nov
39 035	73	1 108 534	1 147 642	1 147 642	302 184	7 785 022	Dec
39 547	73	1 110 941	1 150 561	1 150 561	341 422	7 916 990	2023: Jan
33 563	85	1 074 847	1 108 495	1 108 495	338 076	8 009 297	Feb
33 829	73	1 103 656	1 137 557	1 137 557	303 408	7 922 006	Mar
33 392	994	1 119 910	1 154 296	1 154 296	308 085	8 029 562	Apr
31 672	263	1 122 620	1 154 555	1 154 555	304 894	8 246 888	May
32 964	73	1 146 692	1 179 728	1 179 728	294 293	8 193 712	Jun
33 211	78	1 162 198	1 195 487	1 195 487	284 648	8 105 515	Jul
32 512	15 188	1 167 291	1 214 992	1 214 992	295 840	8 202 794	Aug
31 325	471	1 175 627	1 207 423	1 207 423	294 454	8 233 663	Sep
31 867	73	1 204 435	1 236 375	1 236 375	286 172	8 164 221	Oct
33 487	73	1 252 152	1 285 712	1 285 712	286 479	8 257 944	Nov
33 764	364	1 198 771	1 232 899	1 232 899	275 227	8 220 833	Dec

KB123

1 See footnote 1 on pages S-18 and S-19.

2 The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.

3 Including investments and bills.

4 Including investments in private-sector securities of the so-called 'pooled funds', administered up to March 1984, by the former Public Debt Commissioners.

5 Including private banking institutions, mutual banks and the Postbank.

6 Consisting of the South African Reserve Bank's holdings of South African Treasury bills, South African government securities, loans to the government sector and investments of the Stabilisation Account.

7 Including investments in government securities of the so-called 'pooled funds', administered up to March 1984, by the former Public Debt Commissioners.

8 Including coin responsibility of the Treasury up to February 1994.

Credit extension by all monetary institutions¹

R millions

End of	Credit extended to the domestic private sector									Net credit extended to the government sector	Total domestic credit extension ⁵	Memorandum items		
	Investments (1360M)	Bills discounted (1361M)	Loans and advances						Total credit extended to the private sector ⁴ (1347M)			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)						
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	356 028	8 152	473 766	10 369	1 651 881	1 602 135	3 738 151	1 887 460	4 102 331	393 991	4 496 322	16 306	135 165	-
2022	326 349	8 645	517 399	10 204	1 761 668	1 793 729	4 083 000	2 033 403	4 417 994	506 550	4 924 544	16 335	145 738	-
2023	354 355	8 023	569 445	10 473	1 823 365	1 870 515	4 273 798	2 121 441	4 636 176	708 864	5 345 040	14 017	138 260	1 988
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	-
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	-
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	-
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	-
Apr.....	374 030	6 521	449 903	10 222	1 591 299	1 539 950	3 591 374	1 821 051	3 971 925	376 643	4 348 568	16 382	98 220	-
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	-
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	-
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	-
Aug.....	376 880	6 160	459 526	10 339	1 623 763	1 559 736	3 653 364	1 849 153	4 036 404	393 165	4 429 569	16 025	104 998	-
Sep.....	362 473	6 804	463 364	10 332	1 632 794	1 544 100	3 650 590	1 858 061	4 019 867	390 154	4 410 021	16 707	124 607	-
Oct.....	349 608	6 702	466 780	10 211	1 636 590	1 559 021	3 672 602	1 868 469	4 028 911	407 769	4 436 680	16 559	122 559	-
Nov.....	353 618	8 416	471 294	10 271	1 644 496	1 598 016	3 724 077	1 881 890	4 086 112	429 144	4 515 255	16 691	145 734	-
Dec.....	356 028	8 152	473 766	10 369	1 651 881	1 602 135	3 738 151	1 887 460	4 102 331	393 991	4 496 322	16 306	135 165	-
2022: Jan.....	351 887	6 082	476 437	10 320	1 653 337	1 619 611	3 759 705	1 899 401	4 117 674	426 330	4 544 004	16 664	119 934	-
Feb.....	364 175	7 473	480 222	10 521	1 663 710	1 628 494	3 782 947	1 916 906	4 154 595	423 798	4 578 393	16 298	114 481	-
Mar.....	391 988	7 624	485 203	10 621	1 670 852	1 639 746	3 806 422	1 927 505	4 206 033	470 576	4 676 609	15 713	114 909	-
Apr.....	362 383	6 701	487 213	10 466	1 676 150	1 662 050	3 835 879	1 936 614	4 204 963	422 895	4 627 858	16 337	124 563	-
May.....	353 798	7 021	490 699	10 581	1 686 829	1 660 304	3 848 413	1 948 201	4 209 232	455 329	4 664 561	16 283	139 856	-
Jun.....	370 326	7 223	493 890	10 715	1 698 331	1 697 486	3 900 423	1 957 147	4 277 972	356 987	4 634 959	17 248	134 465	-
Jul.....	349 201	9 089	496 251	10 660	1 706 354	1 720 646	3 933 912	1 966 149	4 292 202	470 711	4 762 912	17 454	135 795	-
Aug.....	345 758	8 669	499 966	10 622	1 721 099	1 767 438	3 999 125	1 980 675	4 353 553	517 243	4 870 796	17 013	142 079	-
Sep.....	369 648	9 381	505 083	10 675	1 731 123	1 785 448	4 032 328	1 992 491	4 411 357	497 096	4 908 453	18 087	121 432	-
Oct.....	361 720	10 216	509 208	10 700	1 739 650	1 773 670	4 033 229	2 006 663	4 405 164	516 342	4 921 506	17 229	139 910	-
Nov.....	348 619	9 192	513 827	10 775	1 753 064	1 789 685	4 067 351	2 021 507	4 425 162	563 156	4 988 318	18 009	154 145	-
Dec.....	326 349	8 645	517 399	10 204	1 761 668	1 793 729	4 083 000	2 033 403	4 417 994	506 550	4 924 544	16 335	145 738	-
2023: Jan.....	334 860	5 823	519 827	10 093	1 765 856	1 828 004	4 123 781	2 051 610	4 464 464	546 974	5 011 438	16 831	157 595	-
Feb.....	335 614	6 424	524 247	9 610	1 779 078	1 843 906	4 156 842	2 065 041	4 498 880	529 072	5 027 952	15 746	147 623	-
Mar.....	333 948	7 113	529 728	10 594	1 780 793	1 847 973	4 169 087	2 068 543	4 510 149	594 214	5 104 363	15 602	130 745	-
Apr.....	319 948	7 496	533 346	9 722	1 784 075	1 847 848	4 174 991	2 073 720	4 502 435	607 540	5 109 975	16 055	134 408	-
May.....	364 395	8 075	537 376	10 566	1 788 992	1 787 975	4 124 909	2 080 684	4 497 380	584 488	5 081 868	16 394	137 208	-
Jun.....	350 067	7 314	542 792	10 570	1 797 111	1 837 689	4 188 162	2 085 224	4 545 543	529 118	5 074 661	14 419	120 612	-
Jul.....	349 880	7 246	546 076	10 370	1 800 489	1 831 159	4 188 094	2 089 456	4 545 219	641 093	5 186 313	14 531	119 100	-
Aug.....	342 438	7 934	551 162	10 573	1 807 009	1 825 478	4 194 222	2 098 092	4 544 594	660 238	5 204 832	14 757	111 073	-
Sep.....	360 058	8 524	552 786	10 734	1 809 051	1 872 588	4 245 159	2 102 743	4 613 741	656 441	5 270 183	15 486	111 706	-
Oct.....	347 557	9 059	557 860	10 743	1 814 775	1 838 630	4 222 006	2 111 091	4 578 622	705 044	5 283 666	15 629	120 000	-
Nov.....	343 623	7 635	564 432	10 819	1 819 158	1 849 209	4 243 618	2 117 696	4 594 876	704 226	5 299 102	15 720	119 816	1 988
Dec.....	354 355	8 023	569 445	10 473	1 823 365	1 870 515	4 273 798	2 121 441	4 636 176	708 864	5 345 040	14 017	138 260	-

KB124

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

2 Unearned finance charges excluded.

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

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

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

6 During the period.

Monetary aggregates¹

R millions

End of	Banknotes and coin in circulation (1312M)	Current and transactional account 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)
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	1 006 074	1 150 477	1 165 583	2 316 060	1 351 997	3 668 057	684 964	4 353 021
2022	144 677	1 033 114	1 177 791	1 236 413	2 414 204	1 491 614	3 905 818	821 738	4 727 556
2023	146 268	1 121 109	1 267 377	1 312 184	2 579 561	1 637 313	4 216 874	872 139	5 089 013
2020: 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	1 006 074	1 150 477	1 165 583	2 316 060	1 351 997	3 668 057	684 964	4 353 021
2022: Jan	139 328	999 802	1 139 129	1 189 717	2 328 846	1 329 155	3 658 001	694 641	4 352 642
Feb	137 154	1 011 491	1 148 645	1 146 355	2 295 000	1 323 983	3 618 983	735 734	4 354 718
Mar	135 741	1 057 607	1 193 347	1 209 747	2 403 094	1 305 049	3 708 143	759 184	4 467 327
Apr	140 082	1 008 613	1 148 695	1 186 849	2 335 544	1 343 613	3 679 157	779 347	4 458 504
May	135 884	1 006 961	1 142 845	1 235 890	2 378 735	1 302 249	3 680 984	793 996	4 474 981
Jun	135 199	1 005 103	1 140 303	1 198 519	2 338 822	1 283 152	3 621 974	826 532	4 448 506
Jul	140 697	1 023 719	1 164 416	1 235 098	2 399 514	1 326 858	3 726 372	838 498	4 564 870
Aug	136 435	1 016 714	1 153 150	1 274 978	2 428 128	1 361 318	3 789 445	842 402	4 631 848
Sep	142 288	1 049 324	1 191 611	1 239 321	2 430 932	1 398 338	3 829 270	836 102	4 665 371
Oct	140 287	1 024 496	1 164 783	1 276 591	2 441 374	1 417 060	3 858 434	842 723	4 701 157
Nov	141 160	1 041 184	1 182 344	1 301 319	2 483 664	1 425 867	3 909 531	852 730	4 762 261
Dec	144 677	1 033 114	1 177 791	1 236 413	2 414 204	1 491 614	3 905 818	821 738	4 727 556
2023: Jan	137 706	1 022 660	1 160 366	1 341 994	2 502 359	1 434 495	3 936 854	833 010	4 769 864
Feb	138 138	1 041 239	1 179 378	1 337 971	2 517 349	1 460 636	3 977 985	848 200	4 826 185
Mar	138 983	1 071 687	1 210 670	1 287 411	2 498 081	1 497 742	3 995 823	869 592	4 865 415
Apr	141 362	1 077 679	1 219 041	1 298 933	2 517 974	1 491 561	4 009 535	901 509	4 911 044
May	139 095	1 055 159	1 194 254	1 366 582	2 560 836	1 447 465	4 008 301	928 310	4 936 612
Jun	139 869	1 074 104	1 213 973	1 288 309	2 502 282	1 503 310	4 005 592	939 956	4 945 547
Jul	140 424	1 067 349	1 207 774	1 369 192	2 576 966	1 455 398	4 032 364	957 566	4 989 930
Aug	137 985	1 045 800	1 183 785	1 407 495	2 591 280	1 476 430	4 067 710	959 730	5 027 440
Sep	142 137	1 070 379	1 212 516	1 341 796	2 554 312	1 541 271	4 095 583	928 193	5 023 776
Oct	140 439	1 047 302	1 187 741	1 368 390	2 556 131	1 539 409	4 095 540	892 048	4 987 588
Nov	141 633	1 075 694	1 217 327	1 388 027	2 605 354	1 551 076	4 156 430	866 238	5 022 668
Dec	146 268	1 121 109	1 267 377	1 312 184	2 579 561	1 637 313	4 216 874	872 139	5 089 013

KB125

1 Based on the consolidated liabilities of the monetary sector.

2 Notes and coin in circulation plus current and transactional account deposits of the domestic private sector with monetary institutions.

3 Demand deposits (other than current and transactional account 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					M3 (1374N)	Counterparts		
			Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities ² (1381M)		Gross claims (1382N)	Government deposits (1383N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2022: Aug	4 631 848	1 314 597	1 104 255	587 012	517 243	4 353 553	-1 553 545	4 589 450	1 093 457	605 448	4 349 014
Sep	4 665 371	1 341 194	1 112 223	615 127	497 096	4 411 357	-1 584 276	4 649 230	1 108 347	606 520	4 408 280
Oct	4 701 157	1 376 054	1 132 113	615 771	516 342	4 405 164	-1 596 403	4 707 239	1 110 509	604 337	4 415 250
Nov	4 762 261	1 294 359	1 148 561	585 404	563 156	4 425 162	-1 520 416	4 735 475	1 115 601	571 780	4 426 990
Dec	4 727 556	1 296 973	1 147 642	641 092	506 550	4 417 994	-1 493 961	4 745 073	1 138 249	608 101	4 413 602
2023: Jan	4 769 864	1 321 967	1 150 561	603 588	546 974	4 464 464	-1 563 541	4 800 095	1 150 099	612 175	4 463 362
Feb	4 826 185	1 417 824	1 108 495	579 423	529 072	4 498 880	-1 619 591	4 878 877	1 143 648	574 746	4 484 574
Mar	4 865 415	1 362 884	1 137 557	543 343	594 214	4 510 149	-1 601 832	4 859 825	1 176 262	578 684	4 504 422
Apr	4 911 044	1 435 682	1 154 296	546 756	607 540	4 502 435	-1 634 613	4 897 953	1 182 438	574 154	4 500 726
May	4 936 612	1 599 307	1 154 555	570 067	584 488	4 497 380	-1 744 563	4 924 519	1 168 278	597 877	4 509 545
Jun	4 945 547	1 548 841	1 179 728	650 610	529 118	4 545 543	-1 677 954	4 972 450	1 175 343	583 814	4 548 085
Jul	4 989 930	1 432 090	1 195 487	554 394	641 093	4 545 219	-1 628 473	4 972 235	1 175 448	570 518	4 553 939
Aug	5 027 440	1 515 250	1 214 992	554 754	660 238	4 544 594	-1 692 643	4 988 519	1 202 273	570 292	4 540 225
Sep	5 023 776	1 460 528	1 207 423	550 982	656 441	4 613 741	-1 706 934	5 006 082	1 203 206	543 345	4 610 830
Oct	4 987 588	1 405 307	1 236 375	531 331	705 044	4 578 622	-1 701 385	4 994 848	1 213 272	521 112	4 587 968
Nov	5 022 668	1 461 320	1 285 712	581 486	704 226	4 594 876	-1 737 754	4 996 284	1 247 128	567 479	4 596 778
Dec	5 089 013	1 446 336	1 232 899	524 035	708 864	4 636 176	-1 702 362	5 103 395	1 220 685	496 574	4 631 626

KB126

Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Net foreign assets ² (1380H)	Counterparts					M3 (1374I)	Counterparts		
			Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities ² (1381H)		Claims on the government sector		Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits ³ (1330H)	Net claims (1367H)				Gross claims (1382I)	Government deposits (1383I)	
2022: Aug	66 978	3 843	-3 997	50 529	46 532	61 351	-44 749	43 822	3 897	-54 270	46 727
Sep	33 524	26 597	7 968	-28 115	-20 147	57 804	-30 731	59 780	14 890	1 072	59 266
Oct	35 786	34 860	19 890	-644	19 246	-6 193	-12 127	58 009	2 162	-2 183	6 970
Nov	61 104	-81 695	16 447	30 367	46 814	19 997	75 987	28 236	5 091	-32 558	11 739
Dec	-34 705	2 614	-919	-55 688	-56 606	-7 167	26 455	9 598	22 648	36 321	-13 388
2023: Jan	42 309	24 994	2 919	37 504	40 424	46 470	-69 580	55 022	11 850	4 075	49 761
Feb	56 320	95 856	-42 066	24 164	-17 902	34 415	-56 050	78 781	-6 451	-37 430	21 212
Mar	39 230	-54 940	29 061	36 081	65 142	11 269	17 758	-19 052	32 614	3 938	19 848
Apr	45 629	72 798	16 739	-3 414	13 325	-7 713	-32 781	38 128	6 176	-4 530	-3 696
May	25 568	163 625	260	-23 311	-23 052	-5 056	-109 950	26 566	-14 160	23 722	8 819
Jun	8 936	-50 466	25 173	-80 543	-55 370	48 163	66 609	47 931	7 065	-14 063	38 540
Jul	44 383	-116 750	15 759	96 216	111 976	-324	49 482	-215	105	-13 296	5 854
Aug	37 510	83 160	19 505	-360	19 145	-625	-64 170	16 283	26 825	-225	-13 714
Sep	-3 663	-54 722	-7 569	3 772	-3 797	69 147	-14 292	17 563	933	-26 947	70 605
Oct	-36 189	-55 221	28 952	19 651	48 602	-35 119	5 549	-11 235	10 065	-22 233	-22 862
Nov	35 080	56 014	49 337	-50 155	-818	16 254	-36 369	1 437	33 857	46 367	8 810
Dec	66 345	-14 985	-52 813	57 451	4 638	41 300	35 392	107 110	-26 443	-70 904	34 848

KB127

¹ Calculated from the consolidated liabilities and assets of the monetary sector.

² Prior to 2008/01 the data in this column do not agree with data calculable from the relevant columns in tables S-18 to S-21 due to the inclusion of foreign derivative positions in net other assets.

³ Increase -; decrease +.

Banks and Mutual banks

Mortgage loans

R millions

Period	New mortgage loans and re-advances granted during period								Mortgage loans paid out during the period (1478M)	Capital repayments on advances during period (1479M)	Total mortgage loans outstanding ³ (1480M)
	Gross amount ¹										
	Assets mortgaged				Total (1474M)	Purpose					
	Residential		Farms (1472M)	Commercial and other (1473M)		For construction of buildings ² (1475M)	Existing buildings (1476M)	Vacant land (1477M)			
	Total (1470M)	Of which: Re-advances (1471M)									
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
2022	391 301	10 111	1 613	95 535	488 449	33 446	449 596	5 407	340 911	228 699	1 763 518
2023	314 303	9 344	1 334	115 263	430 900	27 696	398 914	4 289	341 542	279 814	1 824 999
2020: 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
2022: Jan	26 817	730	80	4 785	31 683	2 053	29 424	205	16 261	14 895	1 652 889
Feb	37 067	861	67	6 841	43 975	2 511	40 929	535	26 302	14 995	1 664 183
Mar	38 759	841	229	8 717	47 705	3 332	43 914	459	31 751	24 283	1 671 636
Apr	31 563	727	152	7 548	39 262	3 325	35 576	361	24 860	19 331	1 677 146
May	36 389	942	206	9 050	45 645	3 068	42 190	387	27 354	16 448	1 688 033
Jun	33 749	854	158	6 793	40 700	3 021	37 226	454	30 706	19 772	1 698 952
Jul	34 345	893	171	7 827	42 342	2 962	38 918	462	29 315	21 287	1 706 960
Aug	35 463	1 024	132	10 596	46 191	3 369	42 377	446	31 066	15 698	1 722 309
Sep	33 333	920	126	8 531	41 990	2 794	38 598	598	30 637	20 204	1 732 714
Oct	30 786	842	64	7 986	38 836	1 973	36 312	551	27 017	18 234	1 741 472
Nov	32 614	854	140	7 418	40 172	2 614	37 110	448	34 734	21 057	1 755 136
Dec	20 414	622	89	9 443	29 946	2 426	27 021	499	30 908	22 496	1 763 518
2023: Jan	23 929	777	74	4 535	28 538	2 783	25 487	268	15 690	11 762	1 767 416
Feb	28 010	934	33	7 828	35 870	1 807	33 665	398	27 502	14 472	1 780 428
Mar	30 915	904	112	6 828	37 855	2 077	35 462	316	30 265	28 531	1 782 136
Apr	23 583	736	29	5 857	29 470	1 708	27 451	310	20 989	17 471	1 785 631
May	26 587	897	198	9 581	36 366	3 122	32 903	341	33 778	28 463	1 790 921
Jun	26 396	811	75	16 530	43 001	2 386	40 137	477	37 026	29 641	1 798 268
Jul	25 257	694	76	10 602	35 935	2 551	32 960	424	25 415	22 136	1 801 527
Aug	28 370	796	255	11 306	39 931	2 724	36 874	333	30 688	24 116	1 808 074
Sep	25 955	762	117	10 768	36 839	1 983	34 578	278	28 370	26 001	1 810 438
Oct	28 812	784	190	9 571	38 573	2 527	35 619	427	25 456	19 956	1 815 937
Nov	26 958	682	113	12 306	39 377	2 384	36 631	362	32 245	27 346	1 820 818
Dec	19 532	566	63	9 552	29 146	1 644	27 148	354	34 117	29 919	1 824 999

KB132

1 As from October 1988 only gross amounts are available due to a change in the banking regulations. "Gross amount" refers to mortgage loans granted before deducting the mortgage balances outstanding on the property purchased.

2 Building loans for the construction of buildings.

3 As at the end of the period.

Locational banking statistics¹

Assets

R millions

Outstanding balances as at quarter-end		2021		2022				2023			
		04	01	02	03	04	01	02	03	04	
Total cross-border assets/claims²	KBP1531A	915 618	883 816	965 573	934 949	865 121	851 073	985 388	944 032	899 391	
Financial instruments											
Deposits and loans	KBP1538A	576 272	566 554	623 612	582 423	607 518	615 287	681 393	688 500	650 226	
Debt securities	KBP1539A	201 699	177 121	167 478	145 625	121 673	104 819	142 533	105 448	121 075	
Other claims	KBP1540A	137 647	140 142	174 484	206 902	135 930	130 968	161 462	150 084	128 089	
Bank type											
Domestic banks	KBP1555A	788 748	769 259	838 337	814 797	751 866	748 343	854 486	825 235	796 287	
Foreign branches	KBP1557A	126 438	113 982	126 080	119 385	112 520	101 913	129 801	117 949	102 308	
Foreign subsidiaries	KBP1559A	431	576	1 156	767	735	817	1 101	848	796	
Currency											
Foreign	KBP1531F	676 377	641 645	704 597	664 708	660 942	651 898	785 705	742 039	718 781	
US dollar	KBP1531U	525 337	501 604	559 300	512 626	526 915	508 475	625 566	581 205	561 667	
Euro	KBP1531E	49 082	41 739	50 487	51 115	44 865	50 091	62 491	68 647	62 434	
Yen	KBP1531Y	6 061	3 267	5 117	6 994	5 572	6 654	5 305	2 385	3 040	
British pound	KBP1531G	39 349	40 032	43 123	42 063	33 993	34 225	38 765	43 042	37 654	
Swiss franc	KBP1531C	716	832	631	1 068	527	797	620	1 464	6 855	
Other currencies	KBP1531O	55 832	54 171	45 939	50 842	49 069	51 655	52 959	45 297	47 132	
Domestic (Rand)	KBP1531R	239 241	242 171	260 976	270 242	204 180	199 175	199 683	201 993	180 610	
Counterparty Institutional sector											
Financial											
Banks	KBP1515A	556 512	549 929	613 750	569 049	564 115	558 516	641 531	620 874	550 393	
of which: Inter-office positions	KBP1517A	150 193	154 191	176 121	164 257	158 416	138 809	178 357	172 323	150 366	
Non-bank financial	KBP1525A	144 777	150 171	159 843	167 334	117 939	123 877	124 825	120 536	119 444	
Non-financial											
Non-financial institutions	KBP1519A	93 983	85 793	94 903	117 208	124 693	116 404	117 171	126 281	142 845	
General government	KBP1521A	114 515	92 608	92 125	75 918	53 045	47 311	95 873	69 941	80 672	
Households	KBP1523A	5 703	5 193	4 861	5 388	5 267	4 908	5 931	6 172	5 817	
Unallocated sector	KBP1527A	128	122	92	52	62	57	55	227	219	
Counterparty region											
Developed countries	KBP1532A	682 191	642 544	709 537	648 116	583 169	568 181	688 090	640 946	597 047	
Developing Europe	KBP1534A	73	49	33	53	44	63	158	27	194	
Developing Africa and Middle East	KBP1536A	121 751	132 377	137 222	173 377	163 612	163 827	171 088	183 763	175 686	
Developing Asia and Pacific	KBP1537A	28 980	21 206	22 950	20 745	25 128	20 425	20 965	12 386	14 921	
Developing Latin America and Caribbean	KBP1535A	2 671	5 003	4 795	6 330	3 333	3 464	4 724	3 846	4 477	
Offshore centres	KBP1533A	55 525	57 393	72 003	71 582	76 524	76 329	76 381	77 248	82 206	
Unallocated ³	KBP1549A	24 426	25 243	19 033	14 746	13 312	18 783	23 983	25 817	24 860	
Total domestic assets	KBP1550A	5 846 487	5 988 568	6 152 603	6 396 380	6 423 665	6 537 879	6 620 826	6 721 821	6 749 512	
Foreign currency	KBP1530F	171 364	179 774	179 976	198 266	193 753	197 389	200 579	209 186	208 123	
Domestic currency	KBP1551A	5 675 123	5 808 794	5 972 627	6 198 114	6 229 912	6 340 490	6 420 247	6 512 635	6 541 390	
Total assets⁴	KBP1529A	6 762 105	6 872 385	7 118 177	7 331 329	7 288 786	7 388 952	7 606 214	7 665 853	7 648 903	
Foreign currency	KBP1529F	847 741	821 419	884 573	862 973	854 694	849 287	986 284	951 226	926 904	
Domestic currency	KBP1529R	5 914 364	6 050 965	6 233 603	6 468 356	6 434 092	6 539 665	6 619 930	6 714 628	6 721 999	

KB133

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

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

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

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

Locational banking statistics¹

Liabilities

R millions

2021	2022				2023				Outstanding balances as at quarter-end
04	01	02	03	04	01	02	03	04	
548 367	577 956	674 846	730 764	673 881	662 494	672 622	705 462	681 098	KBP1543A..... Total cross-border liabilities²
									Financial instruments
326 515	335 738	403 538	421 571	435 607	430 349	436 420	478 862	479 067	KBP1563A Deposits and loans
21 212	23 604	24 300	27 475	26 003	30 286	27 472	26 741	24 896	KBP1548A Debt securities
200 640	218 614	247 007	281 719	212 271	201 858	208 730	199 859	177 135	KBP1564A Other liabilities
									Bank type
391 178	418 546	489 142	548 416	480 547	479 200	494 035	523 451	503 665	KBP1556A Domestic banks
154 219	156 494	181 912	178 340	189 431	179 814	175 648	178 833	174 253	KBP1558A Foreign branches
2 970	2 917	3 792	4 008	3 903	3 480	2 940	3 178	3 180	KBP1560A Foreign subsidiaries
									Currency
281 964	279 933	343 069	364 342	337 272	350 919	380 383	393 399	402 469	KBP1543F Foreign
225 075	225 339	278 415	306 083	266 807	287 441	328 113	341 119	332 133	KBP1543U US dollar
14 870	21 446	18 923	21 395	25 834	23 597	16 224	15 874	19 975	KBP1543E Euro
3 247	287	1 356	566	4 471	941	376	699	436	KBP1543Y Yen
21 749	15 009	16 086	16 181	18 625	14 614	15 918	15 563	16 760	KBP1543G British pound
1 094	990	658	497	983	705	1 568	470	10 640	KBP1543C Swiss franc
15 929	16 862	27 631	19 620	20 552	23 621	18 183	19 674	22 525	KBP1543O Other currencies
266 403	298 023	331 776	366 423	336 609	311 575	292 240	312 063	278 629	KBP1543R Domestic (Rand)
									Counterparty Institutional sector
									Financial
415 699	421 299	492 542	514 343	491 773	487 459	500 515	522 553	513 475	KBP1516A Banks
									of which: Inter-office
216 370	212 680	255 097	247 468	257 138	253 794	247 597	252 759	250 027	KBP1518A positions
82 854	104 369	108 163	138 840	115 781	110 719	113 141	125 046	108 417	KBP1526A Non-bank financial
									Non-financial
26 864	27 240	43 304	39 121	26 375	33 629	32 640	33 039	33 838	KBP1520A Non-financial institutions
2 787	5 207	10 950	18 172	18 768	9 806	4 810	3 273	3 183	KBP1522A General government
20 117	19 798	19 840	20 239	21 136	20 827	21 437	21 469	21 699	KBP1524A Households
45	43	47	49	49	54	80	81	486	KBP1528A Unallocated sector
									Counterparty region
307 826	351 304	401 206	438 951	404 310	378 873	403 401	415 765	379 105	KBP1561A Developed countries
298	353	384	380	460	490	537	413	462	KBP1562A Developing Europe
									Developing Africa and
74 557	75 705	88 846	102 526	97 942	95 867	88 452	95 449	105 960	KBP1546A Middle East
55 809	50 105	51 321	49 063	49 879	55 427	58 879	59 574	53 601	KBP1547A Developing Asia and Pacific
									Developing Latin America
371	2 533	2 083	3 356	329	316	902	532	1 133	KBP1545A and Caribbean
73 402	60 650	91 513	87 654	77 513	84 234	74 416	81 772	89 184	KBP1544A Offshore centres
36 103	37 307	39 493	48 833	43 447	47 286	46 036	51 956	51 653	KBP1554A Unallocated ³
6 332 033	6 409 131	6 555 058	6 713 582	6 729 205	6 834 457	7 046 983	7 072 633	7 080 676	KBP1552A..... Total domestic liabilities
250 546	232 973	275 706	272 409	248 471	254 677	300 521	260 598	246 448	KBP1542F Foreign currency
6 081 487	6 176 158	6 279 352	6 441 173	6 480 734	6 579 780	6 746 462	6 812 035	6 834 228	KBP1553A Domestic currency
6 880 400	6 987 087	7 229 904	7 444 347	7 403 086	7 496 951	7 719 605	7 778 095	7 761 774	KBP1541A..... Total liabilities⁴
532 510	512 906	618 775	636 751	585 745	605 596	680 904	653 997	648 917	KBP1541F Foreign currency
6 347 890	6 474 181	6 611 128	6 807 596	6 817 342	6 891 355	7 038 701	7 124 098	7 112 857	KBP1541R Domestic currency

KB134

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

2 Total cross-border liabilities include foreign liabilities, excluding domestic liabilities denominated in foreign currency.

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

4 Total liabilities is the aggregate of total cross-border liabilities and total domestic liabilities.

Selected money-market and related indicators

R millions

Period	Average of daily values		Government deposits ³		SARB liquidity operations				
	Liquidity position (shortage (+)/surplus (-)) ¹	Notes and coin in circulation ²	Rand denominated	Foreign currency denominated	Foreign currency swaps ⁴	Total reverse repurchase transactions ⁵	Total SARB debentures ⁶	CPD call deposits with SARB	Total
	(1390M)	(1392M)	(1016M)	(1017M)	(1459M)	(1442M)	(1455M)	(1067M)	(1449M)
2018	56 005	138 913	75 382	124 984	-7 500	-	317	8 837	1 654
2019	56 062	146 618	77 450	141 592	-10 000	-	-	2 325	-7 675
2020	46 794	160 736	50 867	98 821	58 241	-	365	37 275	95 881
2021	32 920	164 043	49 820	90 322	40 545	-	1 808	56 046	98 399
2022	-41 900	166 562	49 162	123 950	-	-	-	17 697	17 697
2023	-74 422	165 789	9 833	113 411	-	-	-	27 046	27 046
2020: Nov	25 256	166 925	51 099	109 195	71 333	-	2 802	32 662	106 797
Dec	23 670	174 288	50 867	98 821	58 241	-	365	37 275	95 881
2021: Jan	24 281	163 904	50 970	99 628	58 241	-	3 714	47 403	109 358
Feb	28 966	163 530	50 979	98 321	64 280	-	5 010	48 248	117 538
Mar	31 915	162 502	48 602	93 261	60 882	1 000	15 060	38 186	115 128
Apr	30 217	161 948	48 587	88 890	56 882	-	14 713	57 786	129 381
May	30 479	159 130	48 532	84 686	57 402	-	8 909	58 635	124 946
Jun	40 334	159 380	48 892	99 251	50 274	-	3 656	66 515	120 445
Jul	31 904	160 859	49 133	98 776	51 210	-	7 266	60 785	119 261
Aug	34 043	163 316	49 107	96 683	49 569	-	5 024	66 972	121 565
Sep	35 287	164 683	49 304	91 155	49 569	-	1 836	73 921	125 326
Oct	38 349	164 780	49 220	88 908	45 569	-	6 601	73 717	125 887
Nov	35 216	166 925	49 668	97 942	44 107	-	9 260	65 196	118 563
Dec	34 054	177 562	49 820	90 322	40 545	-	1 808	56 046	98 399
2022: Jan	33 851	166 558	49 189	86 693	40 545	-	1 615	79 111	121 271
Feb	38 081	163 588	48 907	84 821	40 545	-	3 320	77 546	121 411
Mar	39 946	165 418	47 846	85 118	37 343	-	3 805	64 247	105 395
Apr	41 392	166 582	47 749	137 979	37 343	-	2 555	87 064	126 962
May	36 523	165 067	47 943	119 796	34 326	-	1 100	71 837	107 263
Jun	27 499	164 862	47 771	122 555	27 515	-	300	71 333	99 148
Jul	6 877	164 188	48 417	121 881	14 935	-	-	60 633	75 568
Aug	-28 602	165 774	48 338	124 177	-	-	-	28 584	28 584
Sep	-44 904	165 240	47 668	130 806	-	-	-	19 357	19 357
Oct	-45 469	166 321	48 211	130 358	-	-	-	24 987	24 987
Nov	-46 335	167 924	48 598	119 363	-	-	-	17 589	17 589
Dec	-44 192	177 216	49 162	123 950	-	-	-	17 697	17 697
2023: Jan	-46 925	167 172	50 261	132 238	-	-	-	21 479	21 479
Feb	-49 688	150 530	39 583	137 985	-	-	-	26 328	26 328
Mar	-58 905	165 175	9 480	127 450	-	-	-	25 006	25 006
Apr	-77 370	167 385	10 794	126 406	-	-	-	28 206	28 206
May	-84 207	166 938	11 349	134 166	-	-	-	15 491	15 491
Jun	-85 427	166 194	10 969	135 307	-	-	-	32 993	32 993
Jul	-84 779	165 300	9 457	125 954	-	-	-	24 767	24 767
Aug	-87 552	165 008	9 873	132 729	-	-	-	28 456	28 456
Sep	-83 741	165 525	9 805	125 563	-	-	-	24 058	24 058
Oct	-82 968	165 691	9 738	111 555	-	-	-	20 600	20 600
Nov	-77 552	167 064	9 985	111 416	-	-	-	36 960	36 960
Dec	-73 951	177 479	9 833	113 411	-	-	-	27 046	27 046

KB128

1 A new surplus based monetary policy implementation framework (MPIF) was phased in from 8 June 2022 to replace the classical cash reserve or shortage system. A negative amount represents a surplus position and a positive amount a shortage position. Due to the implementation of the new MPIF the annual average for 2022 only takes into account August 2022 to December.

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. A withdrawal of funds from the National Treasury Sterilisation Deposit Account resulted in a reduction in rand denominated deposit balances.

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. With the implementation of the new monetary policy implementation framework, reverse repurchase transactions were phased out from 8 June 2022, but can be reintroduced when required.

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. With the implementation of the new monetary policy implementation framework, SARB debentures were phased out from 8 June 2022, but can be reintroduced when required.

Liquidity management operations¹

Selected daily indicators

R millions

Date	Total daily liquidity of SA registered banks									
	Main refinancing auction ² (1437D)	SAMOS account standing facilities ³					Cash reserve accounts ⁹			Total surplus(+)/shortage(-) ¹¹ (1440D)
		Reverse repurchase transactions ⁴ (1481D)	of which:		Repurchase transactions ⁷ (1482D)	Supplementary facilities ⁸ (1438D)	Withdrawals (1456D)	Deposits (1457D)	Estimated refinancing impact ¹⁰ (1484D)	
			Amount on deposit within quota ⁵ (1425D)	Amount on deposit in excess of quota ⁶ (1424D)						
2024/01/11	450	81 032	79 445	489	-	-	-	-	-	80 582
2024/01/12	450	85 423	83 632	591	-	-	-	-	-	84 973
2024/01/13	450	84 779	-	-	-	-	-	-	-	84 329
2024/01/15	450	96 164	92 746	1 283	-	-	-	-	-	95 714
2024/01/16	450	90 188	88 839	14	-	-	-	-	-	89 738
2024/01/17	500	90 596	87 420	1 633	-	-	-	-	-	90 096
2024/01/18	500	96 681	94 296	1 468	-	-	-	-	-	96 181
2024/01/19	500	98 294	95 910	668	-	-	-	-	-	97 794
2024/01/20	500	98 279	-	-	-	-	-	-	-	97 779
2024/01/22	500	99 951	97 806	465	-	-	-	-	-	99 451
2024/01/23	500	93 476	92 064	119	-	-	-	-	-	92 976
2024/01/24	550	97 155	96 105	14	-	-	-	-	-	96 605
2024/01/25	550	93 256	91 308	1 072	-	-	-	-	-	92 706
2024/01/26	550	79 241	75 510	1 632	-	-	-	-	-	78 691
2024/01/27	550	79 979	-	-	-	-	-	-	-	79 429
2024/01/29	550	82 396	78 022	2 096	-	-	-	-	-	81 846
2024/01/30	550	85 295	84 950	2 497	-	-	-	-	-	84 745
2024/01/31	200	83 700	77 941	4 421	-	-	-	-	-	83 500
2024/02/01	200	75 934	73 887	438	-	-	-	-	-	75 734
2024/02/02	200	69 097	65 543	1 444	-	-	-	-	-	68 897
2024/02/03	200	69 087	-	-	-	-	-	-	-	68 887
2024/02/05	200	61 001	57 749	1 091	-	-	-	8 120	-	68 921
2024/02/06	200	72 115	68 784	1 844	-	-	8 661	-	-8 661	71 915
2024/02/07	200	66 396	63 396	217	-	-	-	-	-	66 196
2024/02/08	200	70 464	67 894	409	-	-	-	-	-	70 264
2024/02/09	200	69 653	67 485	690	-	-	-	-	-	69 453
2024/02/10	200	69 652	-	-	-	-	-	-	-	69 452
2024/02/12	200	82 416	79 258	1 183	-	-	-	-	-	82 216
2024/02/13	200	76 859	74 794	15	-	-	-	-	-	76 659
2024/02/14	400	87 971	85 252	173	-	-	-	-	-	87 571
2024/02/15	400	94 190	91 606	212	-	-	-	-	-	93 790
2024/02/16	400	95 055	92 729	27	-	-	-	-	-	94 655
2024/02/17	400	95 033	-	-	-	-	-	-	-	94 633
2024/02/19	400	99 155	97 112	56	-	-	-	-	-	98 755
2024/02/20	400	104 855	103 011	47	-	-	-	-	-	104 455
2024/02/21	300	80 633	79 566	15	-	-	-	17 900	-	98 233
2024/02/22	300	93 449	91 486	15	-	-	18 518	-	-18 517	93 148
2024/02/23	300	84 823	83 562	24	-	-	1 238	-	-	83 285
2024/02/24	300	85 607	-	-	-	-	-	-	-	85 307
2024/02/26	300	82 202	76 336	488	-	-	2 434	-	1 387	78 081
2024/02/27	300	79 062	76 464	15	-	-	-	3 980	3 980	78 762
2024/02/28	400	83 804	80 840	430	-	-	-	-	-	83 404
2024/02/29	400	64 511	61 250	1 388	-	-	-	-	-	64 111
2024/03/01	400	65 929	59 834	3 771	-	-	-	-	-	65 529
2024/03/02	400	65 920	-	-	-	-	-	-	-	65 520
2024/03/04	400	82 274	79 497	432	-	-	-	-	-	81 874
2024/03/05	400	77 558	74 717	758	-	-	-	-	-	77 158
2024/03/06	400	74 432	69 953	2 685	-	-	-	-	-	74 032
2024/03/07	400	73 782	70 880	741	-	-	-	-	-	73 382
2024/03/08	400	72 309	70 205	46	-	-	-	-	-	71 909
2024/03/09	400	72 237	-	-	-	-	-	-	-	71 837
2024/03/11	400	72 385	70 219	15	-	-	404	-	-	71 581
2024/03/12	400	74 875	72 773	15	-	-	-	444	444	74 475
2024/03/13	450	76 782	74 705	37	-	-	-	-	-	76 332
2024/03/14	450	85 704	78 730	3 493	-	-	-	-	-	85 254
2024/03/15	450	86 088	83 125	979	-	-	-	-	-	85 638

KB131

- 1 A new surplus based monetary policy implementation framework (MPIF) was phased in from 8 June 2022 to replace the classical cash reserve or shortage system.
- 2 Amount allotted through the SARB's main repurchase auction, held weekly on a Wednesday. From September 2016 to March 2020, the auction allotment was capped at R56 billion, in line with the money market target. The actual money market shortage subsequently declined to between R30 and R35 billion on average, but the amount on offer remained at R56 billion until June 2022. Under the new MPIF the weekly main refinancing auctions has become less important and auction offerings are capped at lower levels.
- 3 Represents the net position of the day's utilisation of SAMOS settlement accounts. Such facilities are provided at a spread to the repurchase rate. No penalty is imposed on balances deposited in SAMOS on Saturdays.
- 4 Represents the facility through which the SARB absorbs liquidity. Also includes amounts related to the regional cross-border real-time gross settlement (RTGS) system in the SADC region.
- 5 Funds placed by South African banks that are within quota and reimbursed at the repo rate. Quotas are determined by banks' relative sizes as well as the total amount of liquidity in the market as decided by the SARB. Due to an expansion in market liquidity banks' quota limits was increased in three steps between 8 March and 6 April 2023.
- 6 Funds placed by South African banks in excess of the quota are reimbursed at a lower, punitive rate (repurchase rate less 100 basis points).
- 7 The lending facility through which funds are provided to banks at a higher, punitive rate (repo plus 100 basis points).
- 8 Supplementary facilities are offered at the discretion of the South African Reserve Bank at the prevailing repurchase rate. Positive amounts represent reverse repurchase transactions and negative amounts repurchase transactions.
- 9 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.
- 10 Expected in- or outflows if previous withdrawals or deposits were to be reversed to ensure compliance with the statutory cash reserve requirement.
- 11 The end of day liquidity position includes daily supplementary activities as well as net movement in the banks' cash reserve accounts. Surplus liquidity is represented by a positive amount and a shortage by a negative amount.

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 to 3 years	More than 3 years up to 5 years	More than 5 years		
All domestic sectors³	(1600M)	(1601M)	(1414M)	(1415M)	(1416M)	(1417M)	(2007M)	(2008M)	(2026M)	(1602M)	(1603M)
2022: Jul	2.60	4.60	5.35	5.33	6.25	5.88	7.28	7.57	8.39	5.29	4.92
Aug	2.71	4.85	5.39	5.19	6.40	6.14	7.42	7.65	8.53	5.50	5.10
Sep	2.98	5.35	6.10	5.60	6.67	6.42	7.51	7.85	8.61	5.73	5.44
Oct	3.18	5.99	6.30	5.71	6.96	6.70	7.57	8.11	8.72	6.00	5.78
Nov	3.39	6.40	6.94	5.99	7.14	6.98	7.57	8.20	8.87	6.19	6.08
Dec	3.48	6.64	7.01	6.15	7.45	7.24	7.77	8.44	8.94	6.57	6.32
2023: Jan	3.98	6.92	7.28	5.81	7.53	7.45	7.84	8.54	9.01	6.67	6.56
Feb	4.06	7.01	7.30	5.96	7.63	7.57	7.94	8.65	9.03	6.80	6.65
Mar	4.23	7.21	7.53	6.42	7.68	7.76	8.05	8.78	9.15	6.93	6.82
Apr	4.33	7.45	7.76	6.43	7.90	7.98	8.14	8.88	9.26	7.07	6.98
May	4.53	7.75	8.22	6.74	8.32	8.24	8.33	9.10	9.42	7.43	7.31
Jun	4.69	7.89	8.25	6.80	8.50	8.38	8.40	9.18	9.48	7.55	7.42
Jul	4.71	7.94	8.25	6.81	8.56	8.57	8.47	9.22	9.84	7.77	7.56
Aug	4.65	7.96	8.24	6.86	8.49	8.66	8.53	9.28	9.87	7.72	7.56
Sep	4.66	7.96	8.24	6.90	8.48	8.69	8.60	9.32	9.85	7.73	7.55
Oct	4.65	8.00	8.25	6.81	8.50	8.76	8.65	9.31	9.87	7.76	7.58
Nov	4.63	8.01	8.27	6.96	8.46	8.76	8.68	9.33	9.98	7.72	7.56
Dec	4.64	8.01	8.25	7.08	8.56	8.81	8.79	9.35	9.98	7.77	7.59
Household sector⁴	(1604M)	(1605M)	(1606M)	(1607M)	(1608M)	(1609M)	(1610M)	(1611M)	(1612M)	(1613M)	(1614M)
2022: Jul	1.66	3.96	5.17	5.04	6.55	5.74	7.62	7.98	8.82	1.36	4.51
Aug	1.92	4.24	5.19	4.71	6.72	5.90	7.68	8.06	8.86	1.37	4.71
Sep	2.09	4.70	5.93	5.25	6.63	6.10	7.65	8.03	8.88	1.55	5.03
Oct	2.35	5.94	6.21	5.24	6.99	6.46	7.66	8.30	8.94	1.45	5.61
Nov	2.60	6.33	6.87	5.62	7.03	6.69	7.52	8.27	9.00	1.53	5.90
Dec	2.57	6.76	6.92	5.76	7.32	7.03	7.71	8.52	9.09	1.64	6.21
2023: Jan	2.65	6.92	7.18	6.04	7.36	7.25	7.77	8.62	9.11	1.72	6.35
Feb	2.69	7.00	7.20	6.13	7.52	7.41	7.89	8.74	9.15	1.79	6.44
Mar	2.78	7.16	7.37	6.55	7.50	7.55	7.98	8.78	9.18	1.78	6.58
Apr	2.78	7.46	7.65	6.56	7.55	7.66	8.07	8.85	9.21	2.04	6.74
May	2.99	7.73	8.11	6.94	8.09	7.90	8.31	9.12	9.27	2.22	7.06
Jun	3.00	7.85	8.13	6.97	8.23	8.08	8.46	9.26	9.31	2.99	7.16
Jul	3.19	7.86	8.13	6.96	8.32	8.37	8.58	9.31	9.35	2.43	7.27
Aug	3.18	7.87	8.13	7.19	8.29	8.50	8.68	9.41	9.46	2.41	7.32
Sep	3.18	7.85	8.13	7.25	8.30	8.55	8.75	9.43	9.41	2.38	7.30
Oct	3.16	7.89	8.14	7.33	8.31	8.61	8.79	9.46	9.43	2.43	7.33
Nov	3.18	7.94	8.15	7.44	8.33	8.65	8.86	9.48	9.45	2.44	7.35
Dec	3.10	7.92	8.12	7.46	8.36	8.68	8.88	9.49	9.46	2.43	7.43
Corporate sector⁵	(1615M)	(1616M)	(1617M)	(1618M)	(1619M)	(1620M)	(1621M)	(1622M)	(1623M)	(1624M)	(1625M)
2022: Jul	2.95	4.98	5.53	5.17	6.10	5.97	6.81	7.07	8.01	5.79	5.13
Aug	3.01	5.22	5.61	5.48	6.24	6.29	7.02	7.07	8.22	5.97	5.32
Sep	3.31	5.76	6.30	5.59	6.67	6.63	7.27	7.55	8.34	6.20	5.67
Oct	3.49	6.01	6.43	5.81	6.91	6.84	7.41	7.79	8.51	6.38	5.87
Nov	3.68	6.44	7.06	6.13	7.22	7.16	7.59	8.06	8.75	6.59	6.17
Dec	3.80	6.75	7.23	6.27	7.61	7.37	7.83	8.28	8.80	6.93	6.42
2023: Jan	4.45	6.91	7.43	7.09	7.80	7.56	7.90	8.40	8.91	7.06	6.69
Feb	4.54	7.02	7.46	7.21	7.81	7.66	8.00	8.45	9.07	7.21	6.80
Mar	4.76	7.25	7.80	7.69	7.94	7.88	8.10	8.73	9.11	7.33	6.98
Apr	4.83	7.45	7.94	7.62	8.26	8.13	8.22	8.87	9.17	7.51	7.13
May	5.06	7.76	8.34	8.03	8.54	8.38	8.32	9.17	9.45	7.85	7.46
Jun	5.25	7.90	8.38	8.10	8.76	8.51	8.30	9.16	9.53	7.98	7.58
Jul	5.23	7.98	8.39	8.01	8.77	8.62	8.32	9.18	10.22	8.19	7.71
Aug	5.13	7.99	8.36	8.17	8.61	8.70	8.32	9.17	10.20	8.15	7.70
Sep	5.11	7.99	8.37	8.18	8.59	8.71	8.40	9.24	10.19	8.18	7.68
Oct	5.13	8.03	8.37	7.91	8.64	8.77	8.44	9.24	10.21	8.21	7.72
Nov	5.07	8.03	8.40	7.95	8.65	8.75	8.45	9.27	10.29	8.16	7.67
Dec	5.11	8.03	8.40	8.03	8.69	8.79	8.51	9.34	10.32	8.15	7.67

KB135

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)	(1628M)	(1629M)	(1630M)	(1404M)	(1631M)	(1632M)	
2022: Jul	9.48	10.86	9.40	9.79	8.45	8.16	14.88	9.25	10.13	9.44	...
Aug	9.64	10.89	9.58	9.82	8.68	8.17	15.40	9.44	10.22	9.61	...
Sep	10.03	10.77	9.89	9.70	9.12	8.51	15.68	9.96	10.42	9.96	...
Oct	10.24	10.93	10.29	9.85	9.45	8.68	15.84	10.33	10.53	10.21	...
Nov	10.67	10.92	10.62	9.86	9.84	8.89	16.64	10.55	10.79	10.55	...
Dec	10.88	11.05	11.05	9.88	10.21	9.08	16.56	10.94	11.03	10.83	...
2023: Jan	11.00	11.05	11.18	9.90	10.43	9.42	16.77	11.11	11.11	11.00	...
Feb	11.05	11.08	11.30	10.69	10.53	9.46	17.05	11.16	11.10	11.06	...
Mar	11.29	11.13	11.43	8.92	10.69	9.50	16.88	11.45	11.17	11.20	...
Apr	11.41	11.16	11.51	10.87	10.85	9.60	17.21	11.53	11.28	11.33	...
May	11.87	11.24	11.84	10.02	11.24	9.80	17.41	11.92	11.61	11.69	...
Jun	11.99	11.30	12.09	10.06	11.40	10.00	17.72	12.07	11.74	11.85	...
Jul	11.99	11.38	12.15	10.15	11.41	10.13	17.97	12.01	11.97	11.93	...
Aug	12.01	11.44	12.12	10.35	11.44	10.14	18.13	12.02	12.03	11.97	...
Sep	11.98	11.53	12.07	10.37	11.44	10.10	18.06	12.01	11.94	11.94	...
Oct	11.97	11.62	12.08	10.47	11.44	10.15	18.13	11.99	11.93	11.94	...
Nov	11.93	11.69	12.09	10.54	11.45	10.16	18.03	12.11	12.00	11.97	...
Dec	11.93	11.77	12.05	10.66	11.45	10.27	18.00	12.12	12.06	12.00	...
Household sector⁴	(1633M)	(1634M)	(1635M)	(1636M)	(1637M)	(1638M)	(1639M)	(1640M)	(1641M)	(1642M)	(1643M)
2022: Jul	10.10	10.87	9.99	11.43	8.50	8.76	15.17	12.72	17.42	10.68	25.71
Aug	10.22	10.91	10.21	11.28	8.75	8.70	15.67	13.02	17.50	10.89	25.70
Sep	10.64	10.84	10.59	10.24	9.16	9.00	15.96	13.13	17.57	11.22	25.70
Oct	10.82	10.95	10.86	11.22	9.53	9.08	16.12	13.48	17.65	11.50	25.68
Nov	11.27	10.94	11.20	11.16	9.88	9.28	16.94	13.78	17.86	11.86	25.82
Dec	11.47	11.09	11.70	11.14	10.28	9.27	16.82	14.19	17.96	12.13	25.96
2023: Jan	11.57	11.08	11.84	11.15	10.41	9.54	17.00	14.30	18.06	12.28	26.09
Feb	11.64	11.11	11.94	11.29	10.52	9.48	17.34	14.37	18.08	12.38	26.19
Mar	11.96	11.16	12.33	11.21	10.72	9.61	17.15	14.80	18.01	12.53	26.32
Apr	12.01	11.19	12.26	11.32	10.90	9.64	17.46	15.15	18.02	12.67	26.43
May	12.45	11.28	12.70	11.47	11.29	9.83	17.68	15.60	18.20	13.01	26.69
Jun	12.54	11.35	12.82	11.62	11.47	9.96	18.00	15.38	18.25	13.15	26.80
Jul	12.56	11.43	12.86	11.46	11.46	10.13	18.24	15.58	18.41	13.19	26.88
Aug	12.56	11.49	12.85	11.54	11.50	10.19	18.42	15.47	18.42	13.23	27.03
Sep	12.55	11.59	12.86	11.57	11.49	10.14	18.41	15.51	18.42	13.23	27.14
Oct	12.54	11.68	12.84	11.69	11.50	10.32	18.43	15.30	18.45	13.24	27.25
Nov	12.53	11.76	12.83	11.72	11.51	10.22	18.32	15.20	18.47	13.24	27.35
Dec	12.54	11.84	12.85	11.76	11.52	10.42	18.23	15.92	18.74	13.30	27.40
Corporate sector⁵	(1644M)	(1645M)	(1646M)	(1647M)	(1648M)	(1649M)	(1650M)	(1651M)	(1652M)	(1653M)	
2022: Jul	8.19	10.74	9.32	9.55	8.29	8.07	7.89	8.78	6.91	7.78	...
Aug	8.42	10.76	9.51	9.59	8.48	8.08	8.30	8.96	6.99	7.92	...
Sep	8.76	10.31	9.80	9.62	9.02	8.43	8.49	9.52	7.25	8.29	...
Oct	9.04	10.75	10.23	9.62	9.22	8.62	8.63	9.90	7.41	8.51	...
Nov	9.42	10.75	10.56	9.63	9.73	8.83	8.87	10.12	7.67	8.83	...
Dec	9.68	10.84	10.98	9.65	9.99	9.05	9.19	10.49	7.93	9.12	...
2023: Jan	9.81	10.88	11.10	9.66	10.48	9.40	9.62	10.68	8.04	9.34	...
Feb	9.84	10.87	11.22	10.29	10.58	9.46	9.67	10.73	8.06	9.40	...
Mar	9.97	10.95	11.31	8.55	10.61	9.49	9.43	11.02	8.18	9.52	...
Apr	10.35	10.99	11.40	10.60	10.69	9.60	10.16	11.06	8.36	9.66	...
May	10.74	11.02	11.71	9.72	10.97	9.80	9.87	11.43	8.62	9.97	...
Jun	10.88	10.97	11.97	9.76	11.09	10.03	10.28	11.64	8.75	10.13	...
Jul	10.86	11.07	12.04	9.85	11.13	10.13	10.47	11.55	9.01	10.24	...
Aug	10.97	11.14	12.01	10.07	11.27	10.14	10.51	11.56	9.03	10.30	...
Sep	10.92	11.25	11.95	10.09	11.27	10.10	9.86	11.54	8.97	10.25	...
Oct	10.90	11.29	11.98	10.17	11.27	10.12	10.22	11.50	9.00	10.26	...
Nov	10.76	11.31	11.98	10.28	11.27	10.13	10.52	11.70	9.10	10.32	...
Dec	10.77	11.41	11.94	10.39	11.27	10.24	10.99	11.61	9.05	10.29	...

KB136

- 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 ¹	Interest rates		Date	Interbank rates				Negotiable certificates of deposit ⁶			
	Repurchase rate %	Prime lending rate ² %		South African Benchmark Overnight Rate (Sabor) on deposits ³ %	South African Rand Overnight Index Average (ZARONIA) ⁴ %	Overnight foreign exchange rate ⁵ %	Rand overnight deposit rate %	2 months	3 months	6 months	12 months
	(1401M)	(1403M)		(1444W)	(1426W)	(1446W)	(1447W)	(1409W)	(1411W)	(1412W)	(1413W)
2018/11/23	6.75	10.25	2023/11/24	8.21	8.16	8.04	8.07	8.33	8.37	8.69	9.09
2019/07/19	6.50	10.00	2023/12/01	8.23	8.13	8.59	8.07	8.33	8.37	8.69	9.02
2020/01/17	6.25	9.75	2023/12/08	8.22	8.12	8.57	8.07	8.35	8.38	8.73	9.15
2020/03/20	5.25	8.75	2023/12/15	8.22	8.13	8.53	8.07	8.43	8.39	8.81	9.09
2020/04/15	4.25	7.75	2023/12/22	8.22	8.13	8.38	8.07	8.35	8.40	8.75	9.14
2020/05/22	3.75	7.25	2023/12/29	8.16	8.12	7.38	8.07	8.35	8.40	8.74	9.14
2020/07/24	3.50	7.00	2024/01/05	8.19	8.12	8.07	8.08	8.35	8.40	8.73	9.08
2021/11/19	3.75	7.25	2024/01/12	8.20	8.13	8.28	8.08	8.35	8.40	8.72	9.08
2022/01/28	4.00	7.50	2024/01/19	8.22	8.12	8.46	8.08	8.34	8.40	8.72	9.03
2022/03/25	4.25	7.75	2024/01/26	8.20	8.13	8.38	8.07	8.33	8.39	8.69	9.00
2022/05/20	4.75	8.25	2024/02/02	8.21	8.14	8.44	8.08	8.31	8.37	8.66	9.00
2022/07/22	5.50	9.00	2024/02/09	8.21	8.12	8.45	8.07	8.32	8.37	8.68	9.09
2022/09/23	6.25	9.75	2024/02/16	8.22	8.13	8.62	8.07	8.31	8.37	8.67	9.06
2022/11/25	7.00	10.50	2024/02/23	8.20	8.13	8.37	8.07	8.30	8.37	8.67	9.04
2023/01/28	7.25	10.75	2024/03/01	8.21	8.13	8.39	8.06	8.29	8.37	8.67	9.06
2023/03/31	7.75	11.25	2024/03/08	8.19	8.13	8.19	8.06	8.27	8.35	8.64	9.04
2023/05/26	8.25	11.75	2024/03/15	8.17	8.12	8.02	8.05	8.27	8.35	8.63	9.04

KB129

Date	Jibar rates ⁷			FRA rates ⁸			SARB debenture rates ⁹			Treasury bill rates		
	3-month Jibar	6-month Jibar	12-month Jibar	3x6 FRA	6x9 FRA	9x12 FRA	7-day SARB debentures	14-day SARB debentures	28-day SARB debentures	91-day Treasury bills	182-day Treasury bills	273-day Treasury bills
	(1450W)	(1460W)	(1461W)	(1462W)	(1463W)	(1451W)	(1407W)	(1464W)	(1465W)	(1405W)	(1466W)	(1467W)
2023/11/24	8.37	8.69	9.08	8.33	8.23	8.00	-	-	-	8.45	8.66	8.60
2023/12/01	8.37	8.68	9.03	8.29	8.03	7.81	-	-	-	8.46	8.70	8.62
2023/12/08	8.38	8.72	9.11	8.33	8.09	7.87	-	-	-	8.52	8.68	8.62
2023/12/15	8.39	8.74	9.12	8.28	7.97	7.71	-	-	-	8.48	8.69	8.63
2023/12/22	8.40	8.74	9.13	8.31	8.07	7.72	-	-	-	8.36	8.65	8.55
2023/12/29	8.40	8.73	9.13	8.27	8.05	7.70	-	-	-	8.43	8.72	8.61
2024/01/05	8.40	8.73	9.08	8.24	8.03	7.69	-	-	-	8.43	8.72	8.61
2024/01/12	8.40	8.72	9.10	8.25	8.07	7.71	-	-	-	8.49	8.74	8.58
2024/01/19	8.40	8.72	9.07	8.25	7.96	7.77	-	-	-	8.46	8.73	8.56
2024/01/26	8.39	8.70	8.99	8.25	7.96	7.74	-	-	-	8.51	8.71	8.53
2024/02/02	8.37	8.65	8.98	8.26	8.01	7.84	-	-	-	8.49	8.69	8.52
2024/02/09	8.37	8.67	9.09	8.29	8.11	7.93	-	-	-	8.44	8.61	8.48
2024/02/16	8.37	8.67	9.07	8.29	8.05	7.86	-	-	-	8.48	8.57	8.44
2024/02/23	8.37	8.67	9.03	8.33	8.19	7.94	-	-	-	8.44	8.54	8.40
2024/03/01	8.37	8.67	9.08	8.31	8.20	7.95	-	-	-	8.47	8.50	8.37
2024/03/08	8.35	8.64	9.05	8.25	8.12	7.85	-	-	-	8.43	8.50	8.34
2024/03/15	8.35	8.63	9.03	8.31	8.21	7.99	-	-	-	8.49	8.46	8.31

KB130

1 Effective dates of change of the repurchase rate and the prime lending rate.

2 The prime lending rate is derived from the repurchase rate plus 3.5 percentage points.

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 Sabor on deposits as from 27 March 2007.

4 The ZARONIA rate is a reformed version of the existing Sabor and reflects the interest rate at which rand-denominated overnight wholesale funds are obtained by commercial banks. ZARONIA was officially implemented from 3 November 2023.

5 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.

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

7 The Johannesburg Interbank Average Rate (Jibar) serves as a benchmark for short-term money market interest rates. Prior to November 2012 it was known as the Johannesburg Interbank Agreed Rate.

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

9 Average tender rates on SARB debentures are established at Wednesday auctions (see footnotes 5 and 6 on page S-28 for dates of inception). With the implementation of the new monetary policy implementation framework, SARB debentures were phased out from 8 June 2022, but can be reintroduced when required.

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)					
2018	3.09	4.53	3.17	5.56	5.25	5.15	5.60	6.39	3.16	1.92	1.56
2019	2.92	3.22	4.81	6.15	5.52	6.05	5.51	6.39	3.14	1.91	1.52
2020	18.97	19.29	15.00	9.43	1.23	3.56	3.83	5.57	2.72	1.69	1.38
2021	5.67	5.79	5.11	5.69	4.45	2.36	4.24	5.65	2.77	1.77	1.48
2022	2.37	4.24	6.48	8.60	9.23	7.69	9.52	5.71	2.78	1.77	1.46
2023	7.61	6.85	7.96	7.65	4.67	4.94	8.54	5.81	2.74	1.73	1.41
2020: 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	5.62	2.76	1.73	1.45
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	5.60	2.74	1.74	1.46
Apr	10.36	6.21	4.41	2.02	-0.57	-1.66	-1.25	...	...	...	...
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	5.78	2.83	1.82	1.52
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	5.63	2.76	1.76	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	4.17	2.31	4.51	...	...	...	...
Dec	5.67	5.79	5.11	5.69	4.45	2.36	4.24	5.59	2.75	1.76	1.46
2022: Jan	6.65	6.38	5.19	5.65	4.81	3.00	5.33	...	...	...	...
Feb	8.00	4.49	5.04	6.42	4.46	3.48	6.35	...	...	...	...
Mar	8.55	6.84	6.90	8.41	6.09	5.85	9.07	5.57	2.77	1.77	1.46
Apr	5.42	6.33	6.18	7.48	6.81	5.87	6.42	...	...	...	...
May	5.61	6.59	6.77	7.23	6.85	5.34	6.13	...	...	...	...
Jun	7.81	7.02	7.26	8.32	8.29	7.55	8.66	5.72	2.79	1.79	1.49
Jul	6.60	8.48	6.77	8.12	8.25	7.06	8.08	...	...	...	...
Aug	3.82	6.60	7.04	8.12	9.46	7.86	9.96	...	...	...	...
Sep	5.73	6.12	7.55	8.77	10.46	9.74	11.30	5.80	2.80	1.79	1.48
Oct	4.23	8.08	8.67	9.82	9.82	9.34	10.93	...	...	...	...
Nov	1.57	5.49	6.84	8.76	9.22	8.30	10.48	...	...	...	...
Dec	2.37	4.24	6.48	8.60	9.23	7.69	9.52	5.74	2.75	1.74	1.42
2023: Jan	1.86	7.45	7.62	9.59	9.68	8.42	10.29	...	...	...	...
Feb	2.68	9.69	9.92	10.83	9.88	8.29	9.82	...	...	...	...
Mar	1.45	3.95	7.76	8.91	9.53	7.23	9.15	5.79	2.74	1.73	1.42
Apr	6.12	7.81	8.98	10.15	8.84	7.07	10.42	...	...	...	...
May	4.50	7.66	8.89	10.32	7.18	6.85	8.95	...	...	...	...
Jun	6.46	6.99	10.59	11.17	7.38	6.25	9.49	5.71	2.74	1.72	1.41
Jul	3.72	7.40	8.21	9.31	6.46	5.89	8.89	...	...	...	...
Aug	2.66	6.72	7.34	8.54	4.88	4.39	6.86	...	...	...	...
Sep	1.75	5.08	6.95	7.68	5.28	4.59	7.37	5.83	2.73	1.72	1.41
Oct	1.97	4.70	6.15	6.09	4.68	3.94	7.36	...	...	...	...
Nov	2.96	4.90	6.32	5.47	4.33	3.84	6.23	...	...	...	...
Dec	7.61	6.85	7.96	7.65	4.67	4.94	8.54	5.89	2.77	1.73	1.42

KB800

1 Measured over a 12-month period.

2 Based on the consolidated liabilities of the monetary sector (as defined in footnote 1 on pages S-18 and S-19).

3 Domestic credit extended by all monetary institutions.

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

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

6 The ratio of the gross domestic product at current prices, seasonally adjusted, to the average value of the relevant seasonally adjusted monetary aggregate.