# Statistical tables

## Money and banking



## Capital market



## National financial account



## Public finance

## External economic accounts



## National accounts



## General economic indicators



## Key information



## 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
## Equity and liabilities

R millions

| End of | Liabilities: Notes and coin in circulation[1] (1000M)) | Liabilities: Deposits: Central government[3]: Rand denominated[2] (1016M) | Liabilities: Deposits: Central government[3]: Foreign currency denominated (1017M) | Liabilities: Deposits: Banks and mutual banks[4]: Required reserve balances[5] (1014M) | Liabilities: Deposits: Banks and mutual banks[4]: Excess cash reserves (1013M) | Liabilities: Deposits: Banks and mutual banks[4]: Other balances[6] (1005M) | Liabilities: Deposits: Other domestic deposits: Domestic (1006M) | Liabilities: Deposits: Other domestic deposits: Foreign (1007M) | Liabilities: Deposits: Total deposits (1008M) | Liabilities: Gold and foreign exchange contingency reserve account (GFECRA)[7] (1656M) | Equity: Contingency reserve fund[8] (1657M) | Equity: Other equity[9] (1658M) | Other liabilities[10] (1011M) | Total equity and liabilities (1012M) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2018 ............ | 166 572 | 75 382 | 124 984 | 104 266 | 547 | 8 843 | 8 890 | 1 647 | 324 559 | 279 036 | ... | 397 | 56 602 | 827 165 |
| 2019 ............ | 165 574 | 77 450 | 141 592 | 114 320 | 374 | 11 612 | 2 369 | 2 202 | 349 918 | 278 103 | ... | 420 | 61 655 | 855 671 |
| 2020 ............ | 177 573 | 50 867 | 98 821 | 118 832 | 3 704 | 2 355 | 37 393 | 2 626 | 314 599 | 325 023 | ... | 452 | 80 101 | 897 747 |
| 2021 ............ | 177 098 | 49 820 | 90 322 | 126 345 | 6 099 | 9 054 | 56 246 | 2 615 | 340 503 | 372 113 | ... | 461 | 134 669 | 1 024 843 |
| 2022 ............ | 181 820 | 49 162 | 123 950 | 140 886 | 1 913 | 38 730 | 17 808 | 3 611 | 376 061 | 409 139 | ... | 461 | 126 839 | 1 094 319 |
| 2023 ............ | 180 440 | 9 833 | 113 411 | 149 159 | 989 | 65 219 | 27 171 | 3 956 | 369 738 | 503 317 | ... | 461 | 159 593 | 1 213 548 |
| 2022: Mar....... | 171 097 | 47 846 | 85 118 | 127 719 | 575 | 10 826 | 64 530 | 2 651 | 339 264 | 314 283 | ... | 461 | 137 653 | 962 759 |
| Apr ....... | 170 768 | 47 749 | 137 979 | 130 962 | 703 | 505 | 87 358 | 2 645 | 407 902 | 367 331 | ... | 461 | 124 777 | 1 071 239 |
| May...... | 171 675 | 47 943 | 119 796 | 130 387 | 4 518 | 3 546 | 72 148 | 2 723 | 381 060 | 353 813 | ... | 461 | 119 827 | 1 026 836 |
| Jun....... | 170 603 | 47 771 | 122 555 | 131 473 | 265 | 8 553 | 71 648 | 2 738 | 385 001 | 381 452 | ... | 461 | 122 825 | 1 060 342 |
| Jul ........ | 168 255 | 48 417 | 121 881 | 132 121 | 592 | 8 671 | 60 935 | 3 137 | 375 753 | 385 475 | ... | 461 | 126 576 | 1 056 519 |
| Aug ...... | 168 579 | 48 338 | 124 177 | 133 860 | 1 185 | 46 042 | 28 787 | 2 904 | 385 292 | 402 660 | ... | 461 | 125 585 | 1 082 577 |
| Sep ...... | 169 962 | 47 668 | 130 806 | 136 328 | 225 | 46 793 | 19 517 | 4 407 | 385 746 | 435 864 | ... | 461 | 128 923 | 1 120 956 |
| Oct....... | 169 387 | 48 211 | 130 358 | 138 120 | 218 | 45 502 | 25 140 | 2 832 | 390 381 | 451 782 | ... | 461 | 131 171 | 1 143 182 |
| Nov ...... | 173 267 | 48 598 | 119 363 | 144 784 | 299 | 45 235 | 17 729 | 3 482 | 379 491 | 400 684 | ... | 461 | 124 795 | 1 078 697 |
| Dec ...... | 181 820 | 49 162 | 123 950 | 140 886 | 1 913 | 38 730 | 17 808 | 3 611 | 376 061 | 409 139 | ... | 461 | 126 839 | 1 094 319 |
| 2023: Jan....... | 166 452 | 50 261 | 132 238 | 142 240 | 5 996 | 46 017 | 21 635 | 2 788 | 401 175 | 441 153 | ... | 461 | 135 341 | 1 144 581 |
| Feb....... | 169 296 | 39 583 | 137 985 | 141 997 | 367 | 49 392 | 26 480 | 3 218 | 399 021 | 475 952 | ... | 461 | 140 277 | 1 185 006 |
| Mar....... | 171 565 | 9 480 | 127 450 | 142 867 | 303 | 77 053 | 25 234 | 2 832 | 385 219 | 458 715 | ... | 461 | 147 991 | 1 163 951 |
| Apr ....... | 169 803 | 10 794 | 126 406 | 143 738 | 7 111 | 69 057 | 28 395 | 3 069 | 388 570 | 486 260 | ... | 461 | 144 451 | 1 189 545 |
| May...... | 168 042 | 11 349 | 134 166 | 144 282 | 505 | 90 922 | 15 657 | 2 702 | 399 583 | 550 900 | ... | 461 | 150 329 | 1 269 315 |
| Jun....... | 168 403 | 10 969 | 135 307 | 149 307 | 305 | 69 259 | 33 162 | 3 410 | 401 719 | 506 694 | ... | 461 | 146 667 | 1 223 945 |
| Jul ........ | 167 949 | 9 457 | 125 954 | 144 743 | 710 | 81 924 | 24 956 | 3 213 | 390 956 | 454 599 | ... | 461 | 144 593 | 1 158 558 |
| Aug ...... | 166 089 | 9 873 | 132 729 | 144 746 | 888 | 80 422 | 28 630 | 3 018 | 400 305 | 500 695 | ... | 461 | 150 907 | 1 218 457 |
| Sep ...... | 170 078 | 9 805 | 125 563 | 146 225 | 691 | 92 006 | 24 249 | 3 146 | 401 684 | 496 445 | ... | 461 | 148 405 | 1 217 073 |
| Oct....... | 168 070 | 9 738 | 111 555 | 146 841 | 1 210 | 85 380 | 20 795 | 3 127 | 378 645 | 498 770 | ... | 461 | 148 970 | 1 194 915 |
| Nov ...... | 171 780 | 9 985 | 111 416 | 149 103 | 664 | 64 739 | 37 177 | 2 905 | 375 989 | 513 356 | ... | 461 | 156 377 | 1 217 963 |
| Dec ...... | 180 440 | 9 833 | 113 411 | 149 159 | 989 | 65 219 | 27 171 | 3 956 | 369 738 | 503 317 | ... | 461 | 159 593 | 1 213 548 |
| 2024: Jan....... | 164 872 | 9 832 | 94 355 | 150 244 | 780 | 81 425 | 26 788 | 3 671 | 367 096 | 507 206 | ... | 461 | 161 281 | 1 200 916 |
| Feb....... | 163 122 | 9 950 | 106 094 | 150 863 | 779 | 62 082 | 48 402 | 3 824 | 381 993 | 531 087 | ... | 461 | 164 386 | 1 241 048 |
| Mar....... | 169 504 | 9 989 | 101 179 | 150 719 | 1 693 | 80 092 | 28 271 | 3 872 | 375 816 | 531 989 | ... | 461 | 161 178 | 1 238 948 |
| Apr ....... | 167 173 | 22 730 | 83 357 | 151 794 | 676 | 81 357 | 8 314 | 3 561 | 351 789 | 524 038 | ... | 461 | 166 060 | 1 209 521 |
| May...... | 167 478 | 27 793 | 80 629 | 153 046 | 664 | 79 154 | 13 291 | 3 482 | 358 059 | 525 932 | ... | 461 | 160 780 | 1 212 710 |
| Jun....... | 167 388 | 27 385 | 76 119 | 154 926 | 5 072 | 53 742 | 32 369 | 4 319 | 353 933 | 498 532 | ... | 461 | 162 253 | 1 182 565 |
| Jul ........ | 167 343 | 28 047 | 66 056 | 156 022 | 685 | 135 674 | 37 154 | 2 961 | 426 599 | 327 313 | 33 415 | 113 140 | 121 697 | 1 189 507 |
| Aug ...... | 169 303 | 27 670 | 63 237 | 156 352 | 2 133 | 150 545 | 36 972 | 2 979 | 439 888 | 286 833 | 33 415 | 115 365 | 122 901 | 1 167 707 |
| Sep ...... | 170 495 | 27 602 | 53 875 | 158 288 | 668 | 180 813 | 16 185 | 3 540 | 440 971 | 273 670 | 33 415 | 117 689 | 116 554 | 1 152 794 |
| Oct....... | 169 223 | 27 236 | 41 726 | 159 823 | 628 | 167 987 | 25 527 | 3 855 | 426 782 | 302 391 | 133 415 | 15 779 | 116 918 | 1 164 509 |

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1 Including coin as from March 1994 onwards.
2 Includes deposits of the Corporation for Deposit Insurance (CODI) scheme as from April 2024. CODI is classified as a national extra-budgetary institution and for that reason forms part of general government as per the Institutional Sector Classification Guide.
3 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.
4 Until October 1986 only banks, thereafter banks and building societies. Banks and mutual banks as from January 1995 onwards.
5 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.
6 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.
7 The GFECRA is a valuation account that captures the unrealised profits or losses incurred by the SARB on South Africa's holdings of gold and foreign exchange (FX) reserves that arise from exchange rate and price movements. Any unrealised profit or loss accrues to the government in terms of section 28 of the SARB Act. The GFECRA Settlement Agreement was promulgated in June 2024 and obligated the SARB to transfer R250 billion to National Treasury between 2024/25 and 2026/27 fiscal years.
8 The contingency reserve fund is an all-purpose equity buffer for the SARB that provides a safety net for unexpected losses, including losses from the interest costs paid by the SARB to manage liquidity when there are GFECRA payouts to National Treasury. A once-off transfer of R100 billion was made to the SARB's contingency reserve buffer on 1 July 2024 and was initially included in other equity but transferred to the contingency reserve fund in October 2024 upon approval by the SARB's Governors' Executive Committee.
9 Including share capital, statutory reserves and other reserves.
10 Including securities issued by SARB, foreign loans of the South African government for which the SARB has assumed liability and 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 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Loans granted to banks under: | | | Advances | | Investments | | | | |
| | Gold coin and bullion[1] | Total | Utilisation of cash reserves | Resale agreements | SAMOS position[3] | Total | Banks[4] | Other[5] | Government stock | Other | Total (excluding foreign assets) | Other assets | Total assets |
| | (1020M) | (1021M) | (1033M) | (1034M) | (1035M) | (1036M) | (1025M) | (1026M) | (1027M) | (1028M) | (1029M) | (1030M) | (1031M) |
| 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: 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 |
| Feb ....... | 157 554 | 1 187 419 | 447 | 400 | - | 848 | - | 7 292 | 32 694 | 5 100 | 45 934 | 7 695 | 1 241 048 |
| Mar ....... | 169 535 | 1 185 629 | 905 | 451 | - | 1 356 | - | 7 828 | 32 008 | 5 100 | 46 292 | 7 027 | 1 238 948 |
| Apr ....... | 174 592 | 1 157 580 | 152 | 450 | - | 602 | - | 6 859 | 32 130 | 4 118 | 43 709 | 8 233 | 1 209 521 |
| May ...... | 176 663 | 1 160 761 | 241 | 450 | - | 691 | - | 6 829 | 32 352 | 4 118 | 43 991 | 7 958 | 1 212 710 |
| Jun ....... | 171 281 | 1 129 996 | 170 | 451 | - | 621 | - | 6 536 | 33 917 | 4 118 | 45 192 | 7 378 | 1 182 565 |
| Jul ........ | 177 883 | 1 135 398 | 169 | 1 200 | - | 1 370 | - | 6 245 | 34 771 | 4 118 | 46 504 | 7 604 | 1 189 507 |
| Aug ...... | 179 011 | 1 113 977 | 944 | 350 | - | 1 294 | - | 5 430 | 35 064 | 4 118 | 45 907 | 7 822 | 1 167 707 |
| Sep ...... | 183 507 | 1 093 256 | 182 | 5 357 | - | 5 539 | - | 5 581 | 36 168 | 4 118 | 51 407 | 8 132 | 1 152 794 |
| Oct ....... | 197 488 | 1 111 075 | 189 | 350 | - | 539 | - | 5 566 | 35 304 | 4 118 | 45 527 | 7 906 | 1 164 509 |

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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 | 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: 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 |
| Feb | 114 628 | 821 | 4 111 | 5 312 | 124 872 | 15 857 | 140 729 | 357 | 715 | 141 801 |
| Mar | 93 629 | 518 | 1 968 | 5 297 | 101 412 | 10 007 | 111 420 | 516 | 1 042 | 112 978 |
| Apr | 96 573 | 1 692 | 4 495 | 5 241 | 108 001 | 16 965 | 124 965 | 877 | 410 | 126 253 |
| May | 92 644 | 1 522 | 4 104 | 5 267 | 103 537 | 13 358 | 116 895 | 907 | 429 | 118 231 |
| Jun | 98 542 | 1 479 | 3 046 | 5 317 | 108 385 | 9 853 | 118 238 | 933 | 388 | 119 559 |
| Jul | 102 560 | 1 505 | 3 172 | 5 556 | 112 793 | 17 457 | 130 250 | 957 | 359 | 131 566 |
| Aug | 107 538 | 1 425 | 3 268 | 5 531 | 117 762 | 14 648 | 132 411 | 986 | 354 | 133 751 |
| Sep | 101 443 | 1 395 | 1 858 | 5 584 | 110 280 | 9 318 | 119 598 | 853 | 695 | 121 147 |
| Oct | 92 642 | 1 374 | 3 184 | 5 719 | 102 918 | 19 749 | 122 668 | 859 | 725 | 124 252 |

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1 Including the Public Investment Corporation.

# 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 | Banks | | | | Stock | Loans and advances[3] | | | |
| | (1067M) | (1091M) | (1063M) | (1092M) | (1061M) | (1062M) | (1093M) | (1069M) | (1065M) | (1066M) |
| 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: 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 | - | - | - | 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 | - | - | - | 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 | - | - | - | 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 |
| Feb | 48 184 | 75 722 | 228 | 2 031 | 73 | - | 7 | - | 15 557 | 141 801 |
| Mar | 28 050 | 65 222 | 351 | 4 061 | 73 | - | - | - | 15 222 | 112 978 |
| Apr | 8 152 | 61 722 | 350 | 4 089 | 73 | - | 38 135 | - | 13 732 | 126 253 |
| May | 13 149 | 72 222 | 351 | 4 119 | 73 | - | 20 434 | - | 7 884 | 118 231 |
| Jun | 32 230 | 73 222 | 350 | 2 059 | 73 | - | 426 | - | 11 199 | 119 559 |
| Jul | 36 866 | 74 722 | 351 | 2 073 | 73 | - | 188 | - | 17 294 | 131 566 |
| Aug | 36 664 | 84 222 | 352 | - | 73 | - | 36 | - | 12 404 | 133 751 |
| Sep | 15 983 | 78 722 | 351 | - | 73 | - | 1 827 | - | 24 191 | 121 147 |
| Oct | 25 371 | 79 722 | 354 | - | 73 | - | - | - | 18 374 | 124 252 |

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1 Including Land Bank securities.
2 Including Special Treasury bills.
3 Loans and advances provided in terms of the Inter-Governmental Cash Coordination arrangement.
4 Including buy/sell-back agreements which notably escalated between August 2020 and April 2021.

# Banks[1]
## Liabilities

R millions

| End of | Deposits[2] | | | | | | | | Other | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | Loans received under repurchase agreements | | |
| | Cash managed current and transactional account | Other demand | Savings | Short term | Medium term | Long term | Total | Foreign currency deposits included in total | SARB | Other domestic | Foreign |
| | (1070M) | (1071M) | (1072M) | (1073M) | (1075M) | (1076M) | (1077M) | (1078M) | (1500M) | (1501M) | (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 | 1 279 102 | 1 557 905 | 482 474 | 507 218 | 864 984 | 1 024 036 | 5 715 719 | 337 189 | 22 036 | 92 072 | 62 948 |
| 2021: 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 | 1 682 950 | 464 421 | 375 344 | 830 887 | 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 | 1 279 102 | 1 557 905 | 482 474 | 507 218 | 864 984 | 1 024 036 | 5 715 719 | 337 189 | 22 036 | 92 072 | 62 948 |
| 2024: Jan | 1 212 667 | 1 684 901 | 478 342 | 423 721 | 888 092 | 1 023 550 | 5 711 273 | 354 271 | 20 065 | 111 197 | 68 525 |
| Feb | 1 227 792 | 1 670 192 | 479 752 | 442 631 | 875 271 | 1 053 039 | 5 748 677 | 357 046 | 12 184 | 82 048 | 71 961 |
| Mar | 1 295 341 | 1 593 023 | 486 723 | 556 360 | 817 449 | 1 091 577 | 5 840 473 | 360 148 | 11 885 | 101 302 | 63 873 |
| Apr | 1 233 255 | 1 610 891 | 494 802 | 574 551 | 803 657 | 1 117 301 | 5 834 458 | 354 155 | 10 062 | 112 900 | 90 870 |
| May | 1 240 897 | 1 576 251 | 506 583 | 579 591 | 775 223 | 1 139 085 | 5 817 630 | 379 106 | 5 557 | 88 657 | 82 697 |
| Jun | 1 295 192 | 1 770 845 | 507 471 | 392 638 | 773 003 | 1 113 568 | 5 852 716 | 348 356 | 9 072 | 82 528 | 81 576 |
| Jul | 1 248 753 | 1 765 752 | 523 889 | 446 501 | 773 534 | 1 167 734 | 5 926 161 | 371 669 | 15 311 | 107 582 | 87 760 |
| Aug | 1 294 774 | 1 598 490 | 520 028 | 599 288 | 856 068 | 1 143 931 | 6 012 579 | 386 584 | 6 979 | 104 033 | 75 944 |
| Sep | 1 328 757 | 1 800 913 | 522 310 | 422 930 | 871 724 | 1 140 113 | 6 086 747 | 387 453 | 27 872 | 110 645 | 74 831 |

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1 Banks registered under the Banks Act No. 94 of 1990; it includes former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991, as well as in January 2008 and January 2011.
2 Includes certain items previously classified as loans, as from January 2008.
3 Debentures and loans, that formed part of secondary and tertiary capital before January 2008, are included in debt securities.
4 As from January 2012 both senior and subordinated debt securities are included.
5 Includes collaterised 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.

# Banks[1]
## Liabilities

R millions

| liabilities to the public | | | | | | Capital and other liabilities | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Foreign currency funding | | | | | | | | | | | |
| Domestic sector (1080M) | Foreign sector (1081M) | Debt securities[3,4] (1082M) | Other[5] (1083M) | Total (1084M) | Total liabilities to the public (1085M) | Outstanding liabilities on behalf of clients per contra[6] (1086M) | Other liabilities (1087M) | Share capital and reserves[3] (1088M) | Total (1089M) | Total equity and liabilities (1090M) | End of |
| 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 | 6 522 483 | - | 472 974 | 573 338 | 1 046 312 | 7 568 795 | 2023 |
| | | | | | | | | | | | |
| 4 875 | 92 930 | 412 746 | 24 620 | 699 209 | 5 467 931 | - | 579 717 | 538 190 | 1 117 907 | 6 585 838 | 2021: 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 | - | 544 155 | 554 903 | 1 099 058 | 7 517 305 | Jul |
| 5 528 | 130 567 | 438 790 | 42 108 | 792 557 | 6 440 553 | - | 531 399 | 555 688 | 1 087 087 | 7 527 640 | Aug |
| 7 311 | 138 792 | 443 097 | 47 632 | 809 152 | 6 481 806 | - | 554 718 | 553 094 | 1 107 812 | 7 589 618 | Sep |
| 4 135 | 140 139 | 449 294 | 43 181 | 812 156 | 6 459 833 | - | 518 730 | 554 517 | 1 073 246 | 7 533 079 | Oct |
| 5 241 | 130 457 | 452 952 | 47 489 | 809 988 | 6 533 595 | - | 508 307 | 565 579 | 1 073 885 | 7 607 480 | Nov |
| 6 013 | 146 804 | 430 147 | 46 745 | 806 765 | 6 522 483 | - | 472 974 | 573 338 | 1 046 312 | 7 568 795 | Dec |
| | | | | | | | | | | | |
| 4 060 | 142 028 | 431 592 | 37 974 | 815 440 | 6 526 714 | - | 483 498 | 577 939 | 1 061 438 | 7 588 152 | 2024: Jan |
| 5 012 | 158 546 | 425 563 | 43 735 | 799 050 | 6 547 727 | - | 482 944 | 584 747 | 1 067 691 | 7 615 419 | Feb |
| 5 323 | 157 156 | 423 369 | 49 157 | 812 064 | 6 652 537 | - | 519 064 | 572 952 | 1 092 016 | 7 744 553 | Mar |
| 3 784 | 152 801 | 423 971 | 45 736 | 840 125 | 6 674 583 | - | 536 479 | 564 789 | 1 101 268 | 7 775 851 | Apr |
| 4 701 | 165 614 | 438 614 | 41 640 | 827 481 | 6 645 111 | - | 494 256 | 573 740 | 1 067 996 | 7 713 107 | May |
| 7 319 | 139 286 | 445 519 | 40 821 | 806 121 | 6 658 837 | - | 502 925 | 585 785 | 1 088 709 | 7 747 546 | Jun |
| 6 998 | 143 891 | 455 600 | 38 420 | 855 563 | 6 781 724 | - | 498 413 | 596 655 | 1 095 068 | 7 876 792 | Jul |
| 7 772 | 134 872 | 458 393 | 42 862 | 830 855 | 6 843 434 | - | 543 154 | 593 755 | 1 136 909 | 7 980 343 | Aug |
| 6 634 | 149 627 | 462 920 | 41 160 | 873 689 | 6 960 436 | - | 588 508 | 597 311 | 1 185 819 | 8 146 255 | Sep |

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1 Banks registered under the Banks Act No. 94 of 1990; it includes former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991, as well as in January 2008 and January 2011.
2 Includes certain items previously classified as loans, as from January 2008.
3 Debentures and loans, that formed part of secondary and tertiary capital before January 2008, are included in debt securities.
4 As from January 2012 both senior and subordinated debt securities are included.
5 Includes collaterised 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.

# Banks[1]
## Assets

R millions

| End of | Central bank money and gold: Banknotes and subsidiary coin (1100M) | Gold coin and bullion (1101M) | Deposits with the SARB (1102M) | Total (1104M) | Deposits, loans: Interbank and intragroup funding, including NCDs/PNs (1113M) | Loans granted under resale agreements (1107M) | Instalment debtors, suspensive sales and leases (1108M) | Mortgage advances (1109M) | Credit card debtors[2] (1110M) | Foreign-currency loans and advances (1120M) | Redeemable preference shares (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 | 216 611 | 264 002 | 74 466 | 494 240 | 579 164 | 1 823 891 | 162 529 | 412 073 | 113 391 |
| 2021: 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 | 535 211 | 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 | 538 552 | 1 784 578 | 154 293 | 411 440 | 116 378 |
| May | 28 946 | 16 229 | 237 288 | 282 463 | 87 102 | 560 411 | 543 140 | 1 789 878 | 155 651 | 432 846 | 117 221 |
| Jun | 28 532 | 16 904 | 227 666 | 273 102 | 72 625 | 538 813 | 548 258 | 1 797 228 | 155 944 | 396 141 | 117 034 |
| Jul | 27 523 | 16 268 | 226 969 | 270 759 | 72 723 | 513 159 | 555 516 | 1 800 480 | 156 137 | 389 008 | 116 183 |
| Aug | 28 102 | 15 374 | 224 545 | 268 021 | 78 837 | 535 186 | 560 260 | 1 807 014 | 157 872 | 390 935 | 115 796 |
| Sep | 27 939 | 14 961 | 224 281 | 267 182 | 74 064 | 502 038 | 563 273 | 1 809 367 | 159 642 | 421 572 | 117 479 |
| Oct | 27 629 | 14 464 | 233 265 | 275 357 | 67 595 | 483 766 | 568 495 | 1 814 848 | 161 384 | 408 123 | 116 300 |
| Nov | 30 146 | 12 503 | 219 940 | 262 589 | 80 108 | 487 425 | 575 256 | 1 819 712 | 163 260 | 421 149 | 117 403 |
| Dec | 34 170 | 13 220 | 216 611 | 264 002 | 74 466 | 494 240 | 579 164 | 1 823 891 | 162 529 | 412 073 | 113 391 |
| 2024: Jan | 28 588 | 8 754 | 234 714 | 272 056 | 70 130 | 538 880 | 581 367 | 1 826 647 | 165 154 | 428 557 | 113 460 |
| Feb | 27 366 | 13 979 | 213 261 | 254 605 | 72 979 | 548 445 | 585 761 | 1 837 731 | 167 284 | 440 806 | 113 873 |
| Mar | 28 494 | 15 104 | 230 878 | 274 476 | 79 791 | 564 227 | 590 751 | 1 835 142 | 168 720 | 425 889 | 112 413 |
| Apr | 29 782 | 17 474 | 234 891 | 282 147 | 74 647 | 574 263 | 592 600 | 1 837 445 | 169 337 | 437 410 | 112 842 |
| May | 28 871 | 18 095 | 231 203 | 278 168 | 77 519 | 492 564 | 595 854 | 1 842 263 | 170 821 | 468 797 | 112 785 |
| Jun | 26 927 | 15 665 | 231 230 | 273 822 | 80 960 | 459 815 | 598 766 | 1 849 427 | 172 458 | 475 541 | 108 687 |
| Jul | 28 575 | 15 502 | 293 692 | 337 769 | 78 604 | 556 712 | 598 040 | 1 853 442 | 172 479 | 461 051 | 108 258 |
| Aug | 27 732 | 15 468 | 295 244 | 338 445 | 76 687 | 525 067 | 600 385 | 1 861 141 | 173 263 | 477 464 | 118 264 |
| Sep | 27 810 | 14 888 | 337 927 | 380 625 | 85 480 | 552 613 | 603 234 | 1 866 200 | 174 746 | 484 168 | 115 113 |

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1 See footnote 1 on pages S-6 and S-7.
2 The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
3 Specific provisions up to December 2007. Includes specific and general provisions as from January 2008. The measurement of credit impairments according to the expected credit loss model replaced the incurred loss model, following the implementation of IFRS 9 in January 2018.

# Banks[1]
## Assets

R millions

| and advances | | | Investments and bills discounted | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Investments other than shares | | | | | | | | | |
| Overdrafts and loans (1122M) | *Less*: Credit impairments[3] (1123M) | Total (1124M) | Government stock (1125M) | Other (1126M) | Shares (1127M) | Bills and acceptances discounted (1111M) | *Less*: Credit impairments[3] (1128M) | Total (1129M) | Non-financial assets (1130M) | Other assets (1131M) | Total assets (1132M) | End of |
| 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 |
| 1 768 438 | 194 438 | 5 233 754 | 829 765 | 491 724 | 76 840 | 459 519 | 661 | 1 857 185 | 99 650 | 114 204 | 7 568 795 | 2023 |
| | | | | | | | | | | | | |
| 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 | 2021: 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 |
| 1 726 654 | 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 |
| 1 728 032 | 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 |
| 1 670 844 | 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 |
| 1 717 371 | 188 951 | 5 154 463 | 799 856 | 549 747 | 77 047 | 449 926 | 531 | 1 876 045 | 96 528 | 129 977 | 7 530 115 | Jun |
| 1 725 265 | 191 013 | 5 137 457 | 811 068 | 547 978 | 79 102 | 443 680 | 544 | 1 881 284 | 97 095 | 130 709 | 7 517 305 | Jul |
| 1 720 666 | 192 554 | 5 174 011 | 808 370 | 511 560 | 76 326 | 445 131 | 548 | 1 840 838 | 97 470 | 147 301 | 7 527 640 | Aug |
| 1 759 396 | 192 193 | 5 214 638 | 819 706 | 540 571 | 73 052 | 427 385 | 729 | 1 859 986 | 97 287 | 150 526 | 7 589 618 | Sep |
| 1 728 575 | 193 708 | 5 155 379 | 834 179 | 519 721 | 70 907 | 442 865 | 731 | 1 866 941 | 98 845 | 136 557 | 7 533 079 | Oct |
| 1 749 703 | 193 501 | 5 220 516 | 881 271 | 496 319 | 74 739 | 435 600 | 724 | 1 887 205 | 99 590 | 137 580 | 7 607 480 | Nov |
| 1 768 438 | 194 438 | 5 233 754 | 829 765 | 491 724 | 76 840 | 459 519 | 661 | 1 857 185 | 99 650 | 114 204 | 7 568 795 | Dec |
| | | | | | | | | | | | | |
| 1 753 018 | 195 686 | 5 281 527 | 796 713 | 466 703 | 73 291 | 451 460 | 636 | 1 787 531 | 100 325 | 146 712 | 7 588 152 | 2024: Jan |
| 1 774 112 | 198 227 | 5 342 763 | 805 653 | 472 613 | 71 487 | 438 828 | 636 | 1 787 945 | 99 997 | 130 109 | 7 615 419 | Feb |
| 1 838 600 | 199 607 | 5 415 927 | 811 107 | 494 686 | 75 542 | 421 347 | 623 | 1 802 059 | 99 711 | 152 380 | 7 744 553 | Mar |
| 1 794 320 | 200 812 | 5 392 052 | 824 691 | 501 709 | 76 621 | 436 682 | 646 | 1 839 057 | 99 615 | 162 979 | 7 775 851 | Apr |
| 1 790 903 | 202 349 | 5 349 158 | 834 433 | 481 968 | 77 482 | 449 419 | 637 | 1 842 666 | 100 087 | 143 028 | 7 713 107 | May |
| 1 826 696 | 200 585 | 5 371 766 | 868 729 | 475 104 | 82 972 | 433 021 | 689 | 1 859 137 | 100 848 | 141 973 | 7 747 546 | Jun |
| 1 813 558 | 202 529 | 5 439 616 | 879 847 | 475 950 | 76 613 | 434 249 | 667 | 1 865 992 | 100 890 | 132 526 | 7 876 792 | Jul |
| 1 842 218 | 201 997 | 5 472 490 | 908 817 | 507 424 | 77 700 | 440 991 | 674 | 1 934 258 | 101 209 | 133 941 | 7 980 343 | Aug |
| 1 871 034 | 202 934 | 5 549 654 | 893 149 | 545 961 | 77 057 | 437 007 | 666 | 1 952 507 | 101 305 | 162 164 | 8 146 255 | Sep |

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1 See footnote 1 on pages S-6 and S-7.
2 The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
3 Specific provisions up to December 2007. Includes specific and general provisions as from January 2008. The measurement of credit impairments according to the expected credit loss model replaced the incurred loss model, following the implementation of IFRS 9 in January 2018.

## Banks
### Analysis of deposits by type of depositor

R millions

| End of | Residents | | | | | | | | | Non-residents | Total all deposits | Of which: Denominated in foreign currency |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Interbank and intragroup deposits | Government deposits[1] | Local governments and regional services councils | Public enterprises and/or corporations[2] | Insurers and pension funds | Other companies and close corporations | Households[3] | Other monetary institutions | Total | | | |
| | (1153M) | (1143M) | (1144M) | (1145M) | (1146M) | (1147M) | (1154M) | (1155M) | (1150) | (1152M) | (1077M) | (1078M) |
| 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 | 181 632 | 2 681 735 | 1 773 370 | 99 130 | 5 436 972 | 278 746 | 5 715 719 | 337 189 |
| 2023: 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 | 181 632 | 2 681 735 | 1 773 370 | 99 130 | 5 436 972 | 278 746 | 5 715 719 | 337 189 |
| 2024: Jan | 118 698 | 270 100 | 77 946 | 208 148 | 181 515 | 2 686 584 | 1 771 689 | 109 040 | 5 423 721 | 287 553 | 5 711 273 | 354 271 |
| Feb | 120 449 | 283 138 | 71 790 | 202 978 | 178 816 | 2 719 176 | 1 773 192 | 102 681 | 5 452 219 | 296 457 | 5 748 677 | 357 046 |
| Mar | 123 182 | 293 134 | 92 764 | 220 294 | 177 338 | 2 753 838 | 1 796 236 | 93 786 | 5 550 572 | 289 901 | 5 840 473 | 360 148 |
| Apr | 127 630 | 281 036 | 81 376 | 196 365 | 179 228 | 2 764 097 | 1 813 839 | 91 107 | 5 534 677 | 299 781 | 5 834 458 | 354 155 |
| May | 129 112 | 278 115 | 76 138 | 174 417 | 171 283 | 2 759 516 | 1 830 382 | 100 255 | 5 519 217 | 298 413 | 5 817 630 | 379 106 |
| Jun | 126 163 | 322 296 | 63 013 | 172 404 | 180 623 | 2 741 642 | 1 837 882 | 120 820 | 5 564 842 | 287 874 | 5 852 716 | 348 356 |
| Jul | 123 564 | 269 291 | 80 891 | 198 661 | 169 511 | 2 820 960 | 1 859 635 | 102 233 | 5 624 745 | 301 416 | 5 926 161 | 371 669 |
| Aug | 122 096 | 286 966 | 81 161 | 206 049 | 170 414 | 2 857 879 | 1 861 571 | 109 032 | 5 695 167 | 317 412 | 6 012 579 | 386 584 |
| Sep | 121 516 | 318 291 | 74 263 | 226 013 | 177 408 | 2 875 357 | 1 876 200 | 101 193 | 5 770 242 | 316 505 | 6 086 747 | 387 453 |

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## Banks
### Selected asset items

R millions

| End of | NCDs/PNs | Advances | | | | Investments | | | | | | Bills discounted | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Government sector | | | | | | | | |
| | | Central government[4] | Provincial governments | Total loans and advances[5] | Foreign sector | Short-term government stock | Long-term government stock | Other[6] | Public sector | Private sector | Foreign sector | Treasury bills | Land Bank bills and promissory notes | Other |
| | (1160M) | (1510M) | (1174M) | (1166M) | (1167M) | (1168M) | (1169M) | (1170M) | (1171M) | (1172M) | (1173M) | (1161M) | (1162M) | (1163M) |
| 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 | 4 250 490 | 354 272 | 233 826 | 595 939 | 832 | 30 247 | 322 280 | 185 007 | 431 272 | 142 | 28 105 |
| 2023: Aug | 14 274 | 1 326 | 107 | 4 170 908 | 410 764 | 197 808 | 610 562 | 1 486 | 31 963 | 309 333 | 208 361 | 421 731 | 144 | 23 256 |
| Sep | 14 801 | 1 337 | 130 | 4 222 069 | 380 457 | 202 113 | 617 593 | 1 513 | 31 749 | 327 185 | 212 435 | 406 074 | 142 | 21 169 |
| Oct | 16 665 | 2 108 | 188 | 4 198 381 | 357 293 | 196 982 | 637 197 | 1 536 | 30 634 | 315 799 | 195 391 | 421 831 | 142 | 20 892 |
| Nov | 16 455 | 2 050 | 107 | 4 220 808 | 364 968 | 207 807 | 673 464 | 899 | 30 070 | 312 425 | 186 010 | 416 591 | 142 | 18 867 |
| Dec | 16 445 | 2 025 | 97 | 4 250 490 | 354 272 | 233 826 | 595 939 | 832 | 30 247 | 322 280 | 185 007 | 431 272 | 142 | 28 105 |
| 2024: Jan | 16 353 | 1 362 | 58 | 4 237 735 | 356 671 | 220 360 | 576 353 | 832 | 30 766 | 291 042 | 190 299 | 426 937 | 143 | 24 381 |
| Feb | 16 367 | 1 371 | 26 | 4 277 031 | 389 956 | 226 897 | 578 755 | 832 | 29 094 | 294 372 | 197 704 | 421 958 | 143 | 16 727 |
| Mar | 16 509 | 1 357 | 44 | 4 341 847 | 388 615 | 237 988 | 573 119 | 832 | 37 062 | 315 271 | 187 305 | 406 296 | 143 | 14 908 |
| Apr | 17 079 | 19 419 | 28 | 4 281 806 | 353 386 | 239 575 | 585 116 | 832 | 40 613 | 309 110 | 200 073 | 424 482 | 143 | 12 058 |
| May | 17 361 | 19 408 | 72 | 4 299 685 | 303 468 | 245 763 | 588 670 | 932 | 36 057 | 304 902 | 192 893 | 432 770 | 143 | 16 506 |
| Jun | 18 509 | 19 019 | 68 | 4 350 686 | 286 902 | 234 502 | 634 227 | 932 | 36 865 | 316 620 | 178 482 | 418 844 | 168 | 14 009 |
| Jul | 19 778 | 19 594 | 44 | 4 323 487 | 358 338 | 282 399 | 597 449 | 950 | 37 742 | 311 804 | 169 610 | 422 349 | 168 | 11 731 |
| Aug | 19 101 | 19 608 | 40 | 4 371 862 | 339 419 | 291 877 | 616 939 | 932 | 35 875 | 329 458 | 175 013 | 426 105 | 168 | 14 718 |
| Sep | 19 204 | 19 073 | 37 | 4 411 878 | 351 609 | 295 612 | 597 536 | 932 | 44 566 | 337 238 | 186 419 | 422 846 | 120 | 14 041 |

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1 The Public Investment Commissioners was corporatised in April 2005 and the name changed to Public Investment Corporation, resulting in the exclusion of the Corporation from the government sector. The figures were revised back to January 1996.
2 Including the Public Investment Corporation as from January 1996.
3 Includes individuals, unincorporated business enterprises of households and non-profit organisations serving households.
4 Includes loans from member banks to fund the liquidity of the Corporation for Deposit Insurance (CODI) scheme as from April 2024. CODI is classified as a national extra-budgetary institution and for that reason forms part of general government as per the Institutional Sector Classification Guide.
5 To the domestic private sector.
6 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 transactions[1]

R millions

| Quarter-end balances according to type of asset and agreement | Instalment sale credit (Hire-purchase credit) | | | Leasing finance: Financial leases | | | Leasing finance: Operating leases | | | Total assets financed | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2024/01 | 2024/02 | 2024/03 | 2024/01 | 2024/02 | 2024/03 | 2024/01 | 2024/02 | 2024/03 | 2024/01 | 2024/02 | 2024/03 |
| Passenger cars: | | | | | | | | | | | | |
| New | 172 587 | 173 141 | 173 929 | 2 693 | 2 678 | 2 342 | 80 | 79 | 77 | 175 361 | 175 897 | 176 347 |
| Used | 216 275 | 219 461 | 222 664 | 757 | 732 | 744 | 3 | 5 | 8 | 217 034 | 220 197 | 223 416 |
| Minibuses | 14 275 | 14 396 | 14 464 | 81 | 73 | 78 | 0 | 0 | - | 14 356 | 14 469 | 14 542 |
| Trucks and other land transport equipment | 92 687 | 94 337 | 96 417 | 3 401 | 3 366 | 3 320 | 331 | 317 | 305 | 96 419 | 98 020 | 100 043 |
| Aircraft, ships and boats | 1 476 | 1 464 | 1 588 | - | - | - | - | 1 | 1 | 1 476 | 1 464 | 1 589 |
| Agricultural machinery and equipment | 17 933 | 19 655 | 18 622 | 93 | 108 | 112 | 1 | 1 | 1 | 18 027 | 19 764 | 18 735 |
| All household appliances, such as furniture, televisions, radio sets and other electrical equipment | 10 | 9 | 8 | - | - | - | 0 | 0 | 0 | 10 | 9 | 8 |
| Industrial, commercial and office equipment | 40 765 | 42 266 | 44 807 | 703 | 631 | 609 | 616 | 620 | 630 | 42 084 | 43 518 | 46 045 |
| Other goods | 21 990 | 21 567 | 18 349 | 4 647 | 4 515 | 4 828 | - | - | - | 26 638 | 26 082 | 23 178 |
| All goods | 577 997 | 586 296 | 590 850 | 12 376 | 12 103 | 12 033 | 1 031 | 1 022 | 1 021 | 591 404 | 599 421 | 603 904 |

| According to type of purchaser/lessee | Households[2] | | | Other[3] | | | Total | | |
|---|---|---|---|---|---|---|---|---|---|
| | 2024/01 | 2024/02 | 2024/03 | 2024/01 | 2024/02 | 2024/03 | 2024/01 | 2024/02 | 2024/03 |
| Instalment sale balances | 392 811 | 397 099 | 403 954 | 185 186 | 189 197 | 186 896 | 577 997 | 586 296 | 590 850 |
| Leasing balances | 1 550 | 1 577 | 1 599 | 11 857 | 11 548 | 11 455 | 13 407 | 13 125 | 13 054 |

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1 Unearned finance charges excluded.
2 Includes individuals, unincorporated business enterprises of households, non-profit organisations serving households and non-incorporated farming.
3 Includes general government, financial corporate sector, non-financial corporate sector and foreign sector.

## Term lending rates and amounts paid out by banks

| Period | Average rates on instalment sale agreements: Fixed-rate agreements % (1181M) | Adjustable rate agreements % (1182M) | Paid out in respect of new business: Instalment sale transactions Rm (1183M) | Leasing transactions Rm (1184M) | Total Rm (1185M) |
|---|---|---|---|---|---|
| 2023: Jun | 11.45 | 12.00 | 19 599 | 487 | 20 086 |
| Jul | 11.53 | 12.00 | 18 334 | 458 | 18 792 |
| Aug | 11.61 | 12.00 | 19 858 | 624 | 20 482 |
| Sep | 11.68 | 12.00 | 19 454 | 586 | 20 039 |
| Oct | 11.76 | 11.97 | 20 323 | 616 | 20 939 |
| Nov | 11.84 | 11.97 | 21 180 | 444 | 21 624 |
| Dec | 11.92 | 11.96 | 18 416 | 540 | 18 956 |
| 2024: Jan | 11.97 | 11.96 | 17 057 | 457 | 17 513 |
| Feb | 12.05 | 11.96 | 19 507 | 445 | 19 952 |
| Mar | 12.09 | 11.95 | 17 465 | 394 | 17 860 |
| Apr | 12.14 | 11.95 | 17 583 | 540 | 18 123 |
| May | 12.18 | 11.92 | 17 873 | 367 | 18 240 |
| Jun | 12.22 | 11.94 | 17 589 | 300 | 17 890 |
| Jul | 12.25 | 11.92 | 19 340 | 444 | 19 783 |
| Aug | 12.29 | 11.93 | 21 087 | 388 | 21 476 |
| Sep | 12.29 | 11.78 | 18 578 | 476 | 19 053 |

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# 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) | Other contingent liabilities: 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 | 663 585 | - | - | 77 313 | 5 782 | - | 889 362 | 887 974 |
| 2021: 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 | 627 949 | - | - | 89 768 | 7 888 | 1 | 823 185 | 821 639 |
| Jul | 226 103 | 627 935 | - | - | 87 899 | 8 381 | - | 810 307 | 808 884 |
| Aug | 231 592 | 625 006 | - | - | 89 953 | 8 484 | - | 831 830 | 830 602 |
| Sep | 231 951 | 618 264 | - | - | 90 537 | 8 253 | - | 841 020 | 839 844 |
| Oct | 232 304 | 625 510 | - | - | 89 404 | 7 310 | - | 844 328 | 842 939 |
| Nov | 242 219 | 646 346 | - | - | 83 029 | 6 592 | - | 838 628 | 837 243 |
| Dec | 231 934 | 663 585 | - | - | 77 313 | 5 782 | - | 889 362 | 887 974 |
| 2024: Jan | 239 658 | 663 756 | - | - | 76 767 | 5 282 | - | 884 210 | 882 929 |
| Feb | 247 816 | 656 794 | - | - | 75 065 | 5 155 | - | 883 745 | 882 565 |
| Mar | 253 678 | 649 329 | - | - | 82 895 | 5 778 | - | 892 620 | 891 417 |
| Apr | 296 084 | 675 538 | - | - | 76 847 | 6 037 | - | 912 072 | 910 908 |
| May | 294 780 | 692 588 | - | - | 69 020 | 5 101 | - | 909 076 | 907 909 |
| Jun | 293 666 | 687 239 | - | - | 67 146 | 7 124 | - | 897 925 | 896 874 |
| Jul | 288 107 | 695 223 | - | - | 72 492 | 7 428 | - | 894 862 | 893 216 |
| Aug | 287 128 | 680 550 | - | - | 76 513 | 7 660 | 1 | 902 200 | 900 330 |
| Sep | 290 204 | 679 660 | - | - | 81 486 | 7 363 | 1 | 885 305 | 884 006 |

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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: Credit card purchases processed during the period[1] Total number Millions (1260M) | Total value R millions (1261M) | Total value seasonally adjusted R millions (1261N) | Electronic transactions: Electronic fund transfers processed during the period[2] Total number Millions (1264M) | Of which: Number of debits, credits and salaries processed Millions (1266M) | Of which: Number of electronic real time clearing transcations 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 |
| 2021: 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 | 40 441 | 171.998 | 151.296 | 20.701 | 1 204 817 | 1 350 109 |
| Feb | 57.026 | 36 685 | 40 528 | 170.128 | 149.054 | 21.075 | 1 267 856 | 1 337 523 |
| Mar | 61.629 | 41 279 | 40 751 | 189.224 | 164.975 | 24.249 | 1 419 434 | 1 337 738 |
| Apr | 59.699 | 38 440 | 40 713 | 173.926 | 150.621 | 23.305 | 1 241 613 | 1 369 742 |
| May | 65.395 | 42 231 | 41 573 | 186.415 | 161.830 | 24.585 | 1 405 074 | 1 361 529 |
| Jun | 62.104 | 39 399 | 41 080 | 182.279 | 157.188 | 25.091 | 1 392 425 | 1 371 986 |
| Jul | 62.919 | 40 588 | 41 106 | 177.775 | 151.523 | 26.252 | 1 373 758 | 1 372 722 |
| Aug | 64.833 | 41 790 | 41 583 | 197.137 | 170.130 | 27.007 | 1 414 089 | 1 377 592 |
| Sep | 63.770 | 41 793 | 41 601 | 194.519 | 166.969 | 27.550 | 1 374 639 | 1 370 984 |
| Oct | 73.292 | 48 739 | 47 662 | 193.040 | 164.714 | 28.327 | 1 420 713 | 1 379 795 |
| Nov | 73.548 | 51 110 | 47 914 | 194.023 | 165.304 | 28.719 | 1 468 087 | 1 397 130 |
| Dec | 76.848 | 52 035 | 48 149 | 202.452 | 170.008 | 32.444 | 1 460 425 | 1 416 081 |
| 2024: Jan | 73.022 | 47 374 | 48 017 | 182.886 | 154.816 | 28.069 | 1 294 546 | 1 399 030 |
| Feb | 69.780 | 45 339 | 48 333 | 191.577 | 162.446 | 29.131 | 1 383 713 | 1 409 601 |
| Mar | 72.021 | 47 415 | 47 429 | 190.091 | 157.208 | 32.883 | 1 401 456 | 1 425 539 |
| Apr | 71.168 | 47 097 | 48 946 | 194.985 | 165.931 | 29.054 | 1 435 368 | 1 464 626 |
| May | 71.824 | 48 672 | 48 093 | 181.791 | 154.411 | 27.380 | 1 458 950 | 1 415 560 |
| Jun | 69.084 | 46 807 | 49 492 | 172.625 | 145.553 | 27.072 | 1 354 914 | 1 424 570 |
| Jul | 73.706 | 49 590 | 49 287 | 185.951 | 158.283 | 27.667 | 1 512 515 | 1 427 433 |
| Aug | 71.222 | 49 203 | 49 117 | 182.663 | 155.446 | 27.217 | 1 470 109 | 1 458 663 |
| Sep | 71.426 | 48 094 | 48 646 | 173.941 | 148.419 | 25.523 | 1 402 242 | 1 425 951 |

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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 reserves[1]

R millions

| Period | Liquid assets | | | | | | | | Cash reserves[6] | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 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) | Total holdings[4] (1250M) | Required holdings[5] (1251M) | Banks' liabilities as adjusted (1252M) | Minimum reserve balances to be held with SARB[7] (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 | 5 355 808 | 133 895 |
| 2023 | 26 254 | 2 047 | 4 260 | 366 502 | 690 240 | - | 1 089 304 | 330 409 | 5 820 200 | 145 505 |
| 2021: 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 | 321 326 | 5 673 902 | 141 848 |
| 2023: Jan | 26 684 | 2 407 | 796 | 341 457 | 708 260 | - | 1 079 604 | 321 353 | 5 714 253 | 142 856 |
| Feb | 24 969 | 4 032 | 1 771 | 340 966 | 680 107 | - | 1 051 845 | 322 496 | 5 708 405 | 142 710 |
| Mar | 26 910 | 4 293 | 2 825 | 355 231 | 689 312 | - | 1 078 570 | 324 322 | 5 743 383 | 143 585 |
| Apr | 27 317 | 1 598 | 1 837 | 362 165 | 701 985 | - | 1 094 903 | 326 457 | 5 766 929 | 144 173 |
| May | 26 104 | 1 713 | 3 154 | 362 025 | 680 852 | - | 1 073 848 | 329 775 | 5 765 807 | 144 145 |
| Jun | 25 292 | 1 750 | 4 227 | 360 820 | 681 025 | - | 1 073 114 | 332 819 | 5 778 742 | 144 469 |
| Jul | 25 048 | 1 303 | 5 677 | 367 644 | 675 326 | - | 1 074 998 | 334 137 | 5 780 821 | 144 521 |
| Aug | 24 137 | 1 660 | 7 867 | 374 926 | 689 576 | - | 1 098 165 | 333 505 | 5 839 739 | 145 993 |
| Sep | 25 524 | 1 340 | 6 731 | 375 485 | 673 031 | - | 1 082 112 | 334 303 | 5 864 099 | 146 602 |
| Oct | 24 876 | 1 331 | 4 804 | 388 126 | 685 773 | - | 1 104 908 | 334 839 | 5 912 207 | 147 805 |
| Nov | 28 646 | 1 615 | 6 154 | 386 629 | 705 227 | - | 1 128 271 | 336 032 | 5 969 246 | 149 231 |
| Dec | 29 544 | 1 524 | 5 279 | 382 550 | 712 412 | - | 1 131 308 | 334 874 | 5 998 770 | 149 969 |
| 2024: Jan | 25 689 | 919 | 5 715 | 382 506 | 702 764 | - | 1 117 593 | 336 568 | 6 024 122 | 150 603 |
| Feb | 24 904 | 1 860 | 7 167 | 374 069 | 701 140 | - | 1 109 141 | 337 018 | 6 018 199 | 150 455 |
| Mar | 25 426 | 2 228 | 8 847 | 370 469 | 694 723 | - | 1 101 693 | 339 947 | 6 066 200 | 151 655 |
| Apr | 25 531 | 2 165 | 5 941 | 377 991 | 690 178 | - | 1 101 805 | 342 828 | 6 110 477 | 152 762 |
| May | 25 389 | 1 530 | 6 794 | 376 102 | 702 814 | - | 1 112 628 | 344 436 | 6 185 251 | 154 631 |
| Jun | 25 128 | 1 306 | 9 741 | 369 034 | 720 271 | - | 1 125 481 | 344 635 | 6 223 344 | 155 584 |
| Jul | 24 573 | 805 | 11 396 | 360 585 | 734 239 | - | 1 131 599 | 345 876 | 6 269 669 | 156 742 |
| Aug | 25 347 | 1 562 | 10 431 | 357 315 | 746 495 | - | 1 141 150 | 349 444 | 6 319 191 | 157 980 |
| Sep | 24 950 | 2 787 | 11 024 | 355 980 | 729 110 | - | 1 123 851 | 354 947 | 6 380 293 | 159 507 |

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1 Average amounts as from January 2008.
2 As from April 1993, only that part of the reserve balance in excess of the minimum cash reserve requirement, can be utilised as liquid assets.
3 As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
4 Total holdings include very small amounts of other liquid assets.
5 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.
6 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.
7 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 banks[1] and the Postbank
## Liabilities

R millions

| End of | Mutual banks | | | | | | | | | | Postbank |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Deposits | | | | | | | | | | |
| | Current and transactional account (1200M) | Savings (1201M) | Other short and medium term (1202M) | Long term (1203M) | Total (1204M) | Other liabilities to the public (1205M) | Total liabilities to the public (1206M) | Gross capital and reserves (1207M) | Other liabilities (1208M) | Total liabilities[3] (1210M) | Deposits[2] (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 | 792 | 114 | 3 662 | 7 615 |
| 2023: Sep | 66 | 254 | 701 | 1 540 | 2 561 | 86 | 2 647 | 776 | 108 | 3 531 | 8 120 |
| Oct | 80 | 270 | 722 | 1 550 | 2 623 | 89 | 2 712 | 769 | 109 | 3 589 | 7 947 |
| Nov | 87 | 270 | 719 | 1 576 | 2 652 | 90 | 2 742 | 771 | 114 | 3 627 | 7 861 |
| Dec | 78 | 281 | 735 | 1 582 | 2 676 | 82 | 2 757 | 792 | 114 | 3 662 | 7 615 |
| 2024: Jan | 80 | 200 | 790 | 1 617 | 2 687 | 90 | 2 776 | 795 | 119 | 3 690 | 7 572 |
| Feb | 84 | 206 | 781 | 1 649 | 2 720 | 84 | 2 804 | 809 | 128 | 3 740 | 7 545 |
| Mar | 89 | 203 | 777 | 1 667 | 2 735 | 80 | 2 815 | 806 | 133 | 3 754 | 7 561 |
| Apr | 86 | 193 | 812 | 1 664 | 2 754 | 81 | 2 835 | 795 | 133 | 3 763 | 7 553 |
| May | 87 | 211 | 791 | 1 684 | 2 774 | 76 | 2 850 | 792 | 140 | 3 783 | 7 455 |
| Jun | 88 | 233 | 811 | 1 678 | 2 809 | 82 | 2 891 | 795 | 129 | 3 815 | 7 429 |
| Jul | 92 | 223 | 863 | 1 659 | 2 838 | 91 | 2 929 | 794 | 122 | 3 845 | 7 346 |
| Aug | 93 | 230 | 871 | 1 700 | 2 894 | 92 | 2 986 | 794 | 122 | 3 903 | 7 315 |
| Sep | 96 | 243 | 907 | 1 719 | 2 964 | 104 | 3 068 | 795 | 123 | 3 985 | 8 691 |

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1 Mutual building societies until December 1993.
2 Deposits include transactional and savings accounts.
3 Following curatorship, VBS mutual bank data remained constant from March to December 2018 and was excluded from all monetary sector statistics as from January 2019.

# Mutual banks[1] 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 | | | | | |
| | Mortgage advances (1220M) | Other advances (1221M) | Bankers' acceptances (1222M) | Stocks and shares (1223M) | Treasury bills (1224M) | Government stock and other (1225M) | Central bank money and gold (1232M) | Deposits with banks (1227M) | Land Bank bills and promissory notes (1228M) | Other assets (1229M) | Total assets[2] (1231M) | Claims on the private sector (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 | 1 095 | 918 | - | 132 | 374 | 193 | 187 | 379 | - | 385 | 3 662 | 7 615 |
| 2023: Sep | 1 058 | 851 | - | 115 | 339 | 202 | 205 | 365 | - | 396 | 3 531 | 8 120 |
| Oct | 1 077 | 868 | - | 116 | 360 | 204 | 219 | 352 | - | 393 | 3 589 | 7 947 |
| Nov | 1 092 | 889 | - | 118 | 356 | 209 | 223 | 348 | - | 392 | 3 627 | 7 861 |
| Dec | 1 095 | 918 | - | 132 | 374 | 193 | 187 | 379 | - | 385 | 3 662 | 7 615 |
| 2024: Jan | 1 090 | 899 | - | 133 | 385 | 192 | 208 | 389 | - | 394 | 3 690 | 7 572 |
| Feb | 1 082 | 909 | - | 145 | 437 | 187 | 196 | 383 | - | 401 | 3 740 | 7 545 |
| Mar | 1 093 | 911 | - | 148 | 430 | 183 | 204 | 382 | - | 404 | 3 754 | 7 561 |
| Apr | 1 092 | 902 | - | 147 | 439 | 188 | 175 | 407 | - | 413 | 3 763 | 7 553 |
| May | 1 103 | 916 | - | 158 | 407 | 190 | 212 | 374 | - | 423 | 3 783 | 7 455 |
| Jun | 1 098 | 942 | - | 169 | 397 | 193 | 219 | 370 | - | 427 | 3 815 | 7 429 |
| Jul | 1 093 | 960 | - | 201 | 396 | 194 | 182 | 382 | - | 437 | 3 845 | 7 346 |
| Aug | 1 078 | 971 | - | 242 | 377 | 196 | 189 | 409 | - | 441 | 3 903 | 7 315 |
| Sep | 1 073 | 978 | - | 275 | 382 | 178 | 210 | 435 | - | 453 | 3 985 | 8 691 |

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1 Mutual building societies until December 1993.
2 Following curatorship, VBS mutual bank data remained constant from March to December 2018 and was excluded from all monetary sector statistics as from January 2019.

# Land and Agricultural Development Bank of South Africa
## Liabilities

R millions

| End of | Deposits | Loans and other funding[1] | | Land Bank bills[2] | Land Bank promissory notes[3] | Land Bank debentures | Capital and reserves[2] | Other liabilities | Total liabilities |
|---|---|---|---|---|---|---|---|---|---|
| | | Domestic sector[2] | Foreign sector[2] | | | | | | |
| | (1273M) | (1274M) | (1281M) | (1275M) | (1276M) | (1277M) | (1278M) | (1279M) | (1280M) |
| 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 |
| 2021: 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 |
| 2024: Jan | 333 | 551 | - | 612 | 14 939 | - | 4 516 | - | 20 951 |
| Feb | 328 | 551 | - | 612 | 14 939 | - | 4 516 | - | 20 946 |
| Mar | 326 | 551 | - | 612 | 14 939 | - | 4 292 | - | 20 720 |
| Apr | 331 | 551 | - | 612 | 14 939 | - | 4 523 | - | 20 956 |
| May | 338 | 551 | - | 612 | 14 939 | - | 4 566 | - | 21 006 |
| Jun | 340 | 551 | - | 612 | 14 939 | - | 4 580 | - | 21 022 |
| Jul | 256 | 551 | - | 612 | 14 939 | - | 4 609 | - | 20 967 |
| Aug | 254 | 551 | - | 612 | 14 939 | - | 4 581 | - | 20 938 |
| Sep | 263 | - | - | - | 10 812 | - | 10 662 | - | 21 737 |

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1 Including short-term overnight loan facilities and call bonds.
2 The Land Bank implemented a debt restructuring solution with effect from September 2024, thereby ending its debt default position. The increase in capital and reserves reflects capital injection made by the government.
3 Including 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: Short term: Cash credit advances: Individuals | Co-operatives[1] | Total | Long term: Mortgage loans: Individuals | Co-operatives | Other loans to individuals | Total | Total loans and advances | Other assets | Total assets | Cash credit advances, seasonally adjusted |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | (1290M) | (1291M) | (1293M) | (1294M) | (1295M) | (1296M) | (1297M) | (1298M) | (1299M) | (1300M) | (1301M) |
| 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 |
| 2021: 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 |
| 2024: Jan | 937 | 9 838 | 10 775 | 3 202 | 3 116 | 652 | 6 970 | 17 745 | 3 206 | 20 951 | 10 672 |
| Feb | 937 | 9 818 | 10 755 | 3 195 | 3 109 | 651 | 6 955 | 17 710 | 3 236 | 20 946 | 10 490 |
| Mar | 845 | 9 727 | 10 572 | 3 166 | 3 081 | 645 | 6 891 | 17 463 | 3 257 | 20 720 | 10 158 |
| Apr | 845 | 9 738 | 10 583 | 3 169 | 3 084 | 645 | 6 899 | 17 482 | 3 474 | 20 956 | 10 204 |
| May | 923 | 9 612 | 10 535 | 3 128 | 3 044 | 637 | 6 809 | 17 344 | 3 662 | 21 006 | 10 268 |
| Jun | 919 | 9 430 | 10 349 | 3 069 | 2 987 | 625 | 6 681 | 17 030 | 3 992 | 21 022 | 10 243 |
| Jul | 916 | 9 377 | 10 293 | 3 052 | 2 970 | 622 | 6 643 | 16 936 | 4 031 | 20 967 | 10 440 |
| Aug | 910 | 9 331 | 10 241 | 3 037 | 2 955 | 618 | 6 610 | 16 851 | 4 087 | 20 938 | 10 569 |
| Sep | 905 | 9 081 | 9 986 | 2 955 | 2 876 | 602 | 6 433 | 16 419 | 5 317 | 21 737 | 10 380 |

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1 Including control boards.

# Monetary sector[1]
## Liabilities

R millions

| End of | Banknotes and coin[2] (1312M) | Deposits of domestic private sector, local authorities and public enterprises and/or corporations[3]: Current and transactional account (1313M) | Other demand (1314M) | Savings (1321M) | Short term (1316M) | Medium term (1322M) | Long term (1319M) | Total (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 | 1 312 132 | 477 675 | 407 805 | 751 833 | 872 139 | 4 942 693 |
| 2021: 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 | 869 591 | 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 | 1 312 132 | 477 675 | 407 805 | 751 833 | 872 139 | 4 942 693 |
| 2024: Jan | 136 282 | 1 079 266 | 1 406 855 | 473 742 | 354 365 | 746 217 | 888 306 | 4 948 751 |
| Feb | 135 754 | 1 079 289 | 1 402 833 | 474 900 | 355 044 | 754 658 | 899 368 | 4 966 092 |
| Mar | 141 008 | 1 124 596 | 1 352 242 | 483 454 | 477 184 | 702 689 | 917 457 | 5 057 623 |
| Apr | 137 388 | 1 095 259 | 1 373 377 | 489 648 | 479 878 | 670 699 | 946 942 | 5 055 803 |
| May | 138 605 | 1 101 406 | 1 348 852 | 501 980 | 459 545 | 651 712 | 967 719 | 5 031 214 |
| Jun | 140 459 | 1 126 302 | 1 450 421 | 502 358 | 325 289 | 641 886 | 966 043 | 5 012 298 |
| Jul | 138 766 | 1 117 994 | 1 486 510 | 518 322 | 357 832 | 647 323 | 1 016 422 | 5 144 403 |
| Aug | 141 569 | 1 149 287 | 1 361 122 | 516 031 | 481 992 | 693 349 | 991 315 | 5 193 096 |
| Sep | 142 683 | 1 154 313 | 1 515 303 | 519 320 | 350 316 | 710 029 | 996 162 | 5 245 445 |

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1 A consolidation of the balance sheets of institutions within the monetary sector, that is, the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called 'pooled funds' of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses, equity building societies and mutual building societies). Coin in circulation is included in this consolidation.
2 In circulation outside the monetary sector.
3 Deposits of the private non-monetary sector (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.
4 'Government' consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, Sapo and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

# Monetary sector[1]
## Liabilities

R millions

| Government deposits[4] (1506M) | Foreign liabilities: SARB and CPD (1339M) | Foreign liabilities: Other (1507M) | Foreign liabilities: Total (1508M) | Capital and reserves: Domestic (1334M) | Capital and reserves: Foreign (1335M) | Capital and reserves: Total (1336M) | Other liabilities (1509M) | Total liabilities (1338M) | End of |
|---|---|---|---|---|---|---|---|---|---|
| 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 | 613 380 | 630 129 | 472 079 | 64 220 | 536 299 | 1 443 838 | 8 223 262 | 2023 |
| 519 240 | 7 803 | 457 725 | 465 528 | 441 605 | 61 034 | 502 639 | 1 221 395 | 6 992 760 | 2021: 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 | 448 234 | 64 707 | 512 941 | 1 392 300 | 7 922 008 | Mar |
| 546 756 | 22 059 | 607 005 | 629 064 | 439 247 | 64 813 | 504 059 | 1 438 640 | 8 029 564 | Apr |
| 570 067 | 16 473 | 674 279 | 690 752 | 440 386 | 64 549 | 504 936 | 1 544 523 | 8 246 890 | May |
| 650 610 | 19 551 | 605 755 | 625 306 | 449 733 | 65 016 | 514 749 | 1 457 500 | 8 193 713 | Jun |
| 554 394 | 26 363 | 621 706 | 648 069 | 456 204 | 61 837 | 518 042 | 1 399 201 | 8 109 636 | Jul |
| 554 754 | 22 219 | 609 898 | 632 118 | 456 393 | 62 376 | 518 770 | 1 473 797 | 8 206 878 | Aug |
| 550 982 | 17 396 | 640 120 | 657 517 | 455 149 | 61 604 | 516 753 | 1 488 767 | 8 237 795 | Sep |
| 531 331 | 20 892 | 636 852 | 657 744 | 455 656 | 62 492 | 518 148 | 1 473 534 | 8 168 346 | Oct |
| 581 486 | 15 965 | 613 592 | 629 557 | 465 742 | 63 469 | 529 211 | 1 499 121 | 8 262 043 | Nov |
| 524 035 | 16 749 | 613 380 | 630 129 | 472 079 | 64 220 | 536 299 | 1 443 838 | 8 223 262 | Dec |
| 483 134 | 21 278 | 622 007 | 643 285 | 476 259 | 64 719 | 540 978 | 1 473 677 | 8 226 107 | 2024: Jan |
| 513 832 | 19 727 | 655 370 | 675 097 | 482 601 | 65 199 | 547 800 | 1 482 717 | 8 321 292 | Feb |
| 497 955 | 13 924 | 636 376 | 650 300 | 470 558 | 65 125 | 535 682 | 1 520 778 | 8 403 346 | Mar |
| 483 718 | 20 569 | 674 682 | 695 251 | 462 260 | 65 479 | 527 739 | 1 529 218 | 8 429 118 | Apr |
| 479 210 | 16 885 | 674 937 | 691 821 | 470 511 | 66 220 | 536 731 | 1 492 081 | 8 369 661 | May |
| 524 371 | 14 217 | 647 085 | 661 302 | 481 414 | 67 194 | 548 608 | 1 475 897 | 8 362 935 | Jun |
| 465 980 | 20 465 | 672 780 | 693 246 | 490 884 | 68 622 | 559 506 | 1 416 037 | 8 417 937 | Jul |
| 485 435 | 17 673 | 679 078 | 696 751 | 488 093 | 68 688 | 556 780 | 1 413 585 | 8 487 216 | Aug |
| 501 236 | 12 904 | 701 253 | 714 157 | 497 220 | 68 597 | 565 817 | 1 430 980 | 8 600 318 | Sep |

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1 A consolidation of the balance sheets of institutions within the monetary sector, that is, the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called 'pooled funds' of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses, equity building societies and mutual building societies). Coin in circulation is included in this consolidation.
2 In circulation outside the monetary sector.
3 Deposits of the private non-monetary sector (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.
4 'Government' consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, Sapo and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

# Monetary sector[1]
## 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 | 797 875 | 1 955 458 | 123 045 | 2 078 503 | 1 009 | - | 17 799 | 4 620 799 | 4 639 608 | 14 017 |
| 2021: 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 | 804 867 | 1 937 502 | 129 540 | 2 067 042 | 1 009 | - | 18 616 | 4 482 810 | 4 502 436 | 16 055 |
| May | 1 213 149 | 881 802 | 2 094 951 | 197 602 | 2 292 553 | 1 009 | - | 17 823 | 4 478 549 | 4 497 381 | 16 394 |
| Jun | 1 166 522 | 848 580 | 2 015 102 | 161 426 | 2 176 528 | 1 009 | - | 17 634 | 4 526 900 | 4 545 543 | 14 419 |
| Jul | 1 103 268 | 815 032 | 1 918 300 | 164 113 | 2 082 413 | 1 009 | - | 17 625 | 4 530 694 | 4 549 328 | 14 531 |
| Aug | 1 164 327 | 840 398 | 2 004 726 | 145 035 | 2 149 760 | 1 009 | - | 17 361 | 4 530 300 | 4 548 669 | 14 757 |
| Sep | 1 152 502 | 818 776 | 1 971 278 | 149 154 | 2 120 432 | 1 009 | - | 17 182 | 4 599 671 | 4 617 862 | 15 486 |
| Oct | 1 141 302 | 787 045 | 1 928 347 | 137 076 | 2 065 422 | 1 009 | - | 17 846 | 4 563 880 | 4 582 735 | 15 629 |
| Nov | 1 163 787 | 804 041 | 1 967 828 | 125 460 | 2 093 288 | 1 009 | - | 17 055 | 4 580 899 | 4 598 963 | 15 720 |
| Dec | 1 157 582 | 797 875 | 1 955 458 | 123 045 | 2 078 503 | 1 009 | - | 17 799 | 4 620 799 | 4 639 608 | 14 017 |
| 2024: Jan | 1 147 181 | 822 186 | 1 969 367 | 124 977 | 2 094 344 | 1 009 | - | 17 745 | 4 576 639 | 4 595 393 | 14 609 |
| Feb | 1 187 419 | 869 735 | 2 057 154 | 124 758 | 2 181 912 | 1 009 | - | 17 710 | 4 617 169 | 4 635 888 | 16 074 |
| Mar | 1 185 629 | 836 545 | 2 022 174 | 120 969 | 2 143 143 | 1 009 | - | 17 463 | 4 712 046 | 4 730 518 | 15 532 |
| Apr | 1 157 580 | 831 095 | 1 988 675 | 131 253 | 2 119 928 | 1 009 | - | 17 482 | 4 648 735 | 4 667 226 | 15 393 |
| May | 1 160 761 | 815 579 | 1 976 340 | 123 339 | 2 099 679 | 1 009 | - | 17 344 | 4 658 091 | 4 676 444 | 15 049 |
| Jun | 1 129 996 | 782 586 | 1 912 582 | 114 795 | 2 027 376 | 1 009 | - | 17 030 | 4 721 542 | 4 739 581 | 15 818 |
| Jul | 1 135 398 | 839 821 | 1 975 220 | 115 498 | 2 090 717 | 1 009 | - | 16 936 | 4 690 546 | 4 708 491 | 15 294 |
| Aug | 1 113 977 | 833 962 | 1 947 939 | 128 035 | 2 075 974 | 1 009 | - | 16 851 | 4 755 825 | 4 773 686 | 16 538 |
| Sep | 1 093 256 | 832 107 | 1 925 363 | 141 066 | 2 066 429 | 1 009 | - | 16 419 | 4 814 297 | 4 831 726 | 17 218 |

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1 See footnote 1 on pages S–18 and S–19.
2 The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.
3 Including investments and bills.
4 Including investments in private-sector securities of the so-called ‘pooled funds’, administered up to March 1984, by the former Public Debt Commissioners.
5 Including private banking institutions, mutual banks and the Postbank.
6 Consisting of the South African Reserve Bank's holdings of South African Treasury bills, South African government securities, loans to the government sector and investments of the Stabilisation Account.
7 Including investments in government securities of the so-called ‘pooled funds’, administered up to March 1984, by the former Public Debt Commissioners.
8 Including coin responsibility of the Treasury up to February 1994.

# Monetary sector[1]
## Assets

R millions

| Claims on the government sector | | | | | | | |
|---|---|---|---|---|---|---|---|
| Credit | | | | | | | |
| SARB[6] (1350M) | CPD[7] (1351M) | Other[5] monetary institutions (1352M) | Total (1353M) | Total claims on the government sector[8] (1359M) | Other assets (1513M) | Total assets (1358M) | End of |
| 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 | 1 196 427 | 1 230 555 | 1 230 555 | 274 597 | 8 223 262 | 2023 |
| 41 610 | 78 | 870 717 | 912 405 | 912 405 | 230 987 | 6 992 760 | 2021: 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 | 303 409 | 7 922 008 | Mar |
| 33 392 | 994 | 1 117 614 | 1 152 000 | 1 152 000 | 308 086 | 8 029 564 | Apr |
| 31 672 | 263 | 1 120 126 | 1 152 061 | 1 152 061 | 304 895 | 8 246 890 | May |
| 32 964 | 73 | 1 144 311 | 1 177 347 | 1 177 347 | 294 295 | 8 193 713 | Jun |
| 33 211 | 78 | 1 159 956 | 1 193 245 | 1 193 245 | 284 650 | 8 109 636 | Jul |
| 32 512 | 15 188 | 1 164 906 | 1 212 607 | 1 212 607 | 295 842 | 8 206 878 | Aug |
| 31 325 | 471 | 1 173 250 | 1 205 046 | 1 205 046 | 294 455 | 8 237 795 | Sep |
| 31 867 | 73 | 1 202 075 | 1 234 014 | 1 234 014 | 286 174 | 8 168 346 | Oct |
| 33 487 | 73 | 1 249 752 | 1 283 312 | 1 283 312 | 286 480 | 8 262 043 | Nov |
| 33 764 | 364 | 1 196 427 | 1 230 555 | 1 230 555 | 274 597 | 8 223 262 | Dec |
| 33 471 | 79 | 1 154 416 | 1 187 967 | 1 187 967 | 348 404 | 8 226 107 | 2024: Jan |
| 32 694 | 79 | 1 149 880 | 1 182 654 | 1 182 654 | 320 838 | 8 321 292 | Feb |
| 32 008 | 73 | 1 148 932 | 1 181 012 | 1 181 012 | 348 673 | 8 403 346 | Mar |
| 32 130 | 38 207 | 1 192 550 | 1 262 886 | 1 262 886 | 379 077 | 8 429 118 | Apr |
| 32 352 | 20 506 | 1 201 960 | 1 254 818 | 1 254 818 | 338 721 | 8 369 661 | May |
| 33 917 | 498 | 1 232 981 | 1 267 396 | 1 267 396 | 328 582 | 8 362 935 | Jun |
| 34 771 | 260 | 1 252 508 | 1 287 539 | 1 287 539 | 331 190 | 8 417 937 | Jul |
| 35 064 | 109 | 1 291 452 | 1 326 625 | 1 326 625 | 310 932 | 8 487 216 | Aug |
| 36 168 | 1 900 | 1 284 570 | 1 322 638 | 1 322 638 | 379 525 | 8 600 318 | Sep |

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1 See footnote 1 on pages S–18 and S–19.
2 The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.
3 Including investments and bills.
4 Including investments in private-sector securities of the so-called ‘pooled funds’, administered up to March 1984, by the former Public Debt Commissioners.
5 Including private banking institutions, mutual banks and the Postbank.
6 Consisting of the South African Reserve Bank's holdings of South African Treasury bills, South African government securities, loans to the government sector and investments of the Stabilisation Account.
7 Including investments in government securities of the so-called ‘pooled funds’, administered up to March 1984, by the former Public Debt Commissioners.
8 Including coin responsibility of the Treasury up to February 1994.

# Credit extension by all monetary institutions[1]

R millions

| End of | Credit extended to the domestic private sector | | | | | | | | | | | Memorandum items | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Loans and advances | | | | | | Total credit extended to the private sector[4] | Net credit extended to the government sector | Total domestic credit extension[5] | | | |
| | Investments | Bills discounted | Instalment sale credit | Leasing finance[2] | Mortgage advances | Other loans and advances | Total loans and advances[3] | Of which: Households | | | | Claims on local authorities | Loans granted under resale agreements | Assets securitised[6] |
| | (1360M) | (1361M) | (1362M) | (1363M) | (1364M) | (1365M) | (1369M) | (1505M) | (1347M) | (1367M) | (1368M) | (1348M) | (1502M) | (1375M) |
| 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 ........... | 353 667 | 8 023 | 566 358 | 13 410 | 1 823 413 | 1 874 737 | 4 277 917 | 2 126 266 | 4 639 608 | 706 520 | 5 346 127 | 14 017 | 138 260 | 1 988 |
| 2021: 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 | 526 142 | 9 610 | 1 779 078 | 1 842 011 | 4 156 842 | 2 065 737 | 4 498 880 | 529 072 | 5 027 952 | 15 746 | 147 623 | - |
| Mar...... | 333 948 | 7 113 | 529 728 | 10 594 | 1 780 787 | 1 847 979 | 4 169 087 | 2 068 715 | 4 510 149 | 594 214 | 5 104 363 | 15 602 | 130 745 | - |
| Apr...... | 319 948 | 7 496 | 529 385 | 9 722 | 1 784 069 | 1 851 816 | 4 174 992 | 2 074 976 | 4 502 436 | 605 244 | 5 107 680 | 16 055 | 134 408 | - |
| May..... | 364 395 | 8 075 | 533 129 | 10 566 | 1 788 986 | 1 792 230 | 4 124 911 | 2 082 210 | 4 497 381 | 581 994 | 5 079 375 | 16 394 | 137 208 | - |
| Jun...... | 350 067 | 7 314 | 535 600 | 13 217 | 1 797 105 | 1 842 240 | 4 188 162 | 2 087 036 | 4 545 543 | 526 737 | 5 072 280 | 14 419 | 120 612 | - |
| Jul....... | 349 880 | 7 246 | 542 949 | 13 132 | 1 800 482 | 1 835 638 | 4 192 202 | 2 091 841 | 4 549 328 | 638 851 | 5 188 179 | 14 531 | 119 100 | - |
| Aug ..... | 342 438 | 7 934 | 547 490 | 13 347 | 1 807 002 | 1 830 458 | 4 198 297 | 2 100 817 | 4 548 669 | 657 853 | 5 206 523 | 14 757 | 111 073 | - |
| Sep ..... | 360 058 | 8 524 | 550 276 | 13 578 | 1 809 044 | 1 876 381 | 4 249 279 | 2 105 787 | 4 617 862 | 654 064 | 5 271 926 | 15 486 | 111 706 | - |
| Oct...... | 347 557 | 9 059 | 555 473 | 13 614 | 1 814 767 | 1 842 265 | 4 226 119 | 2 114 561 | 4 582 735 | 702 683 | 5 285 418 | 15 629 | 120 000 | - |
| Nov ..... | 343 623 | 7 635 | 562 070 | 13 785 | 1 819 151 | 1 852 700 | 4 247 705 | 2 121 817 | 4 598 963 | 701 826 | 5 300 789 | 15 720 | 119 816 | 1 988 |
| Dec ..... | 353 667 | 8 023 | 566 358 | 13 410 | 1 823 413 | 1 874 737 | 4 277 917 | 2 126 266 | 4 639 608 | 706 520 | 5 346 127 | 14 017 | 138 260 | - |
| 2024: Jan...... | 322 950 | 7 401 | 568 545 | 13 419 | 1 826 475 | 1 856 602 | 4 265 041 | 2 135 746 | 4 595 393 | 704 833 | 5 300 225 | 14 609 | 175 785 | - |
| Feb...... | 324 620 | 6 992 | 572 987 | 13 382 | 1 838 119 | 1 879 788 | 4 304 276 | 2 149 586 | 4 635 888 | 668 822 | 5 304 710 | 16 074 | 162 124 | - |
| Mar...... | 353 490 | 8 153 | 577 956 | 13 406 | 1 835 366 | 1 942 147 | 4 368 875 | 2 150 041 | 4 730 518 | 683 057 | 5 413 575 | 15 532 | 171 646 | - |
| Apr...... | 350 880 | 7 513 | 579 869 | 13 344 | 1 836 860 | 1 878 761 | 4 308 834 | 2 150 691 | 4 667 226 | 779 168 | 5 446 394 | 15 393 | 198 226 | - |
| May..... | 342 126 | 7 815 | 583 186 | 13 282 | 1 841 552 | 1 888 485 | 4 326 503 | 2 156 254 | 4 676 444 | 775 608 | 5 452 052 | 15 049 | 178 375 | - |
| Jun...... | 354 662 | 7 733 | 586 255 | 13 125 | 1 848 929 | 1 928 876 | 4 377 185 | 2 159 198 | 4 739 581 | 743 025 | 5 482 606 | 15 818 | 179 528 | - |
| Jul....... | 350 755 | 7 912 | 585 319 | 13 344 | 1 852 833 | 1 898 327 | 4 349 823 | 2 162 749 | 4 708 491 | 821 560 | 5 530 050 | 15 294 | 184 582 | - |
| Aug ..... | 366 585 | 9 024 | 587 917 | 13 088 | 1 860 464 | 1 936 608 | 4 398 077 | 2 169 223 | 4 773 686 | 841 190 | 5 614 875 | 16 538 | 176 088 | - |
| Sep ..... | 383 088 | 9 598 | 590 807 | 13 054 | 1 865 468 | 1 969 712 | 4 439 041 | 2 175 984 | 4 831 726 | 821 402 | 5 653 127 | 17 218 | 197 778 | - |

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1 Monetary sector as defined in footnote 1 on pages S–18 and S–19.
2 Unearned finance charges excluded.
3 Total of instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
4 Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
5 Total of credit extended to the private sector and net credit extended to the government sector.
6 During the period.

# Monetary aggregates[1]

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 | 1 312 132 | 2 579 510 | 1 637 313 | 4 216 823 | 872 139 | 5 088 962 |
| 2021: 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 | 869 591 | 4 865 414 |
| 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 | 1 312 132 | 2 579 510 | 1 637 313 | 4 216 823 | 872 139 | 5 088 962 |
| 2024: Jan | 136 282 | 1 079 266 | 1 215 548 | 1 406 855 | 2 622 403 | 1 574 324 | 4 196 727 | 888 306 | 5 085 033 |
| Feb | 135 754 | 1 079 289 | 1 215 043 | 1 402 833 | 2 617 877 | 1 584 601 | 4 202 478 | 899 368 | 5 101 846 |
| Mar | 141 008 | 1 124 596 | 1 265 604 | 1 352 242 | 2 617 846 | 1 663 328 | 4 281 174 | 917 457 | 5 198 631 |
| Apr | 137 388 | 1 095 259 | 1 232 648 | 1 373 377 | 2 606 024 | 1 640 225 | 4 246 250 | 946 942 | 5 193 192 |
| May | 138 605 | 1 101 406 | 1 240 011 | 1 348 852 | 2 588 863 | 1 613 236 | 4 202 099 | 967 719 | 5 169 819 |
| Jun | 140 459 | 1 126 302 | 1 266 761 | 1 450 421 | 2 717 182 | 1 469 533 | 4 186 714 | 966 043 | 5 152 757 |
| Jul | 138 766 | 1 117 994 | 1 256 761 | 1 486 510 | 2 743 270 | 1 523 477 | 4 266 747 | 1 016 422 | 5 283 169 |
| Aug | 141 569 | 1 149 287 | 1 290 856 | 1 361 122 | 2 651 978 | 1 691 372 | 4 343 350 | 991 315 | 5 334 666 |
| Sep | 142 683 | 1 154 313 | 1 296 997 | 1 515 303 | 2 812 300 | 1 579 666 | 4 391 966 | 996 162 | 5 388 128 |

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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 analysis[1]

R millions

| End of | Not seasonally adjusted | | | | | | | Seasonally adjusted | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Counterparts | | | | | | | Counterparts | | |
| | | | Claims on the government sector | | | | | | | | |
| | M3 | Net foreign assets[2] | Gross claims | Government deposits | Net claims | Claims on the private sector | Net other assets and liabilities[2] | M3 | Gross claims | Government deposits | Claims on the private sector |
| | (1374M) | (1380M) | (1356M) | (1330M) | (1367M) | (1347M) | (1381M) | (1374N) | (1382N) | (1383N) | (1347N) |
| 2023: May | 4 936 612 | 1 601 801 | 1 152 061 | 570 067 | 581 994 | 4 497 381 | -1 744 564 | 4 924 526 | 1 165 707 | 597 916 | 4 509 542 |
| Jun | 4 945 547 | 1 551 221 | 1 177 347 | 650 610 | 526 737 | 4 545 543 | -1 677 954 | 4 972 457 | 1 172 924 | 583 852 | 4 548 081 |
| Jul | 4 989 930 | 1 434 344 | 1 193 245 | 554 394 | 638 851 | 4 549 328 | -1 632 592 | 4 972 243 | 1 173 195 | 570 555 | 4 558 044 |
| Aug | 5 027 440 | 1 517 642 | 1 212 607 | 554 754 | 657 853 | 4 548 669 | -1 696 725 | 4 988 526 | 1 199 865 | 570 329 | 4 544 297 |
| Sep | 5 023 776 | 1 462 916 | 1 205 046 | 550 982 | 654 064 | 4 617 862 | -1 711 065 | 5 006 090 | 1 200 789 | 543 380 | 4 614 946 |
| Oct | 4 987 588 | 1 407 678 | 1 234 014 | 531 331 | 702 683 | 4 582 735 | -1 705 508 | 4 994 855 | 1 210 906 | 521 146 | 4 592 077 |
| Nov | 5 022 668 | 1 463 731 | 1 283 312 | 581 486 | 701 826 | 4 598 963 | -1 741 851 | 4 996 292 | 1 244 750 | 567 515 | 4 600 861 |
| Dec | 5 088 962 | 1 448 374 | 1 230 555 | 524 035 | 706 520 | 4 639 608 | -1 705 539 | 5 103 264 | 1 218 758 | 496 166 | 4 635 099 |
| 2024: Jan | 5 085 033 | 1 451 059 | 1 187 967 | 483 134 | 704 833 | 4 595 393 | -1 666 251 | 5 112 492 | 1 186 756 | 489 448 | 4 593 978 |
| Feb | 5 101 846 | 1 506 815 | 1 182 654 | 513 832 | 668 822 | 4 635 888 | -1 709 679 | 5 152 798 | 1 221 154 | 511 496 | 4 621 620 |
| Mar | 5 198 631 | 1 492 843 | 1 181 012 | 497 955 | 683 057 | 4 730 518 | -1 707 787 | 5 192 165 | 1 218 965 | 532 926 | 4 712 356 |
| Apr | 5 193 192 | 1 424 677 | 1 262 886 | 483 718 | 779 168 | 4 667 226 | -1 677 880 | 5 181 821 | 1 291 580 | 508 375 | 4 679 472 |
| May | 5 169 819 | 1 407 858 | 1 254 818 | 479 210 | 775 608 | 4 676 444 | -1 690 091 | 5 159 483 | 1 270 569 | 502 552 | 4 689 272 |
| Jun | 5 152 757 | 1 366 075 | 1 267 396 | 524 371 | 743 025 | 4 739 581 | -1 695 924 | 5 181 405 | 1 264 237 | 470 641 | 4 741 190 |
| Jul | 5 283 169 | 1 397 472 | 1 287 539 | 465 980 | 821 560 | 4 708 491 | -1 644 352 | 5 265 974 | 1 266 089 | 478 565 | 4 716 016 |
| Aug | 5 334 666 | 1 379 223 | 1 326 625 | 485 435 | 841 190 | 4 773 686 | -1 659 433 | 5 297 891 | 1 311 632 | 499 038 | 4 769 991 |
| Sep | 5 388 128 | 1 352 272 | 1 322 638 | 501 236 | 821 402 | 4 831 726 | -1 617 272 | 5 368 531 | 1 317 139 | 495 095 | 4 828 204 |

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## Changes

R millions

| Period | Not seasonally adjusted | | | | | | | Seasonally adjusted | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Counterparts | | | | | | | Counterparts | | |
| | | | Claims on the government sector | | | | | | Claims on the government sector | | |
| | M3 | Net foreign assets[2] | Gross claims | Government deposits[3] | Net claims | Claims on the private sector | Net other assets and liabilities[2] | M3 | Gross claims | Government deposits | Claims on the private sector |
| | (1374H) | (1380H) | (1356H) | (1330H) | (1367H) | (1347H) | (1381H) | (1374I) | (1382I) | (1383I) | (1347I) |
| 2023: May | 25 568 | 163 823 | 61 | -23 311 | -23 250 | -5 055 | -109 951 | 26 566 | -14 331 | 23 724 | 8 819 |
| Jun | 8 936 | -50 580 | 25 286 | -80 543 | -55 257 | 48 162 | 66 610 | 47 931 | 7 217 | -14 064 | 38 539 |
| Jul | 44 383 | -116 877 | 15 897 | 96 216 | 112 114 | 3 785 | 45 362 | -215 | 272 | -13 297 | 9 963 |
| Aug | 37 510 | 83 298 | 19 362 | -360 | 19 002 | -658 | -64 133 | 16 283 | 26 669 | -225 | -13 748 |
| Sep | -3 663 | -54 727 | -7 561 | 3 772 | -3 789 | 69 192 | -14 340 | 17 563 | 924 | -26 949 | 70 650 |
| Oct | -36 189 | -55 238 | 28 968 | 19 651 | 48 619 | -35 126 | 5 557 | -11 235 | 10 117 | -22 234 | -22 870 |
| Nov | 35 080 | 56 053 | 49 298 | -50 155 | -857 | 16 228 | -36 343 | 1 437 | 33 844 | 46 370 | 8 784 |
| Dec | 66 294 | -15 357 | -52 757 | 57 451 | 4 694 | 40 644 | 36 312 | 106 972 | -25 992 | -71 350 | 34 237 |
| 2024: Jan | -3 929 | 2 685 | -42 588 | 40 901 | -1 687 | -44 215 | 39 288 | 9 227 | -32 001 | -6 718 | -41 121 |
| Feb | 16 813 | 55 757 | -5 313 | -30 698 | -36 011 | 40 496 | -43 428 | 40 307 | 34 398 | 22 049 | 27 642 |
| Mar | 96 785 | -13 972 | -1 642 | 15 878 | 14 236 | 94 630 | 1 892 | 39 367 | -2 189 | 21 429 | 90 736 |
| Apr | -5 439 | -68 166 | 81 875 | 14 236 | 96 111 | -63 292 | 29 908 | -10 344 | 72 615 | -24 550 | -32 884 |
| May | -23 373 | -16 819 | -8 068 | 4 509 | -3 560 | 9 217 | -12 211 | -22 338 | -21 012 | -5 823 | 9 800 |
| Jun | -17 061 | -41 783 | 12 578 | -45 161 | -32 583 | 63 137 | -5 833 | 21 922 | -6 331 | -31 911 | 51 918 |
| Jul | 130 412 | 31 397 | 20 143 | 58 391 | 78 534 | -31 090 | 51 571 | 84 569 | 1 852 | 7 924 | -25 174 |
| Aug | 51 496 | -18 249 | 39 086 | -19 456 | 19 630 | 65 195 | -15 080 | 31 917 | 45 543 | 20 472 | 53 974 |
| Sep | 53 462 | -26 951 | -3 987 | -15 801 | -19 788 | 58 040 | 42 161 | 70 640 | 5 507 | -3 943 | 58 214 |

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1 Calculated from the consolidated liabilities and assets of the monetary sector.
2 Prior to 2008/01 the data in this column do not agree with data calculable from the relevant columns in tables S–18 to S–21 due to the inclusion of foreign derivative positions in net other assets.
3 Increase -; decrease +.

# Banks and Mutual banks
## Mortgage loans

R millions

| Period | New mortgage loans and re-advances granted during period | | | | | | | | Mortgage loans paid out during the period | Capital repayments on advances during period | Total mortgage loans outstanding[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Gross amount[1] | | | | | | | | | | |
| | Assets mortgaged | | | | | Purpose | | | | | |
| | Residential | | Farms | Commercial and other | Total | For construction of buildings[2] | Existing buildings | Vacant land | | | |
| | Total | Of which: Re-advances | | | | | | | | | |
| | (1470M) | (1471M) | (1472M) | (1473M) | (1474M) | (1475M) | (1476M) | (1477M) | (1478M) | (1479M) | (1480M) |
| 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 | 1 824 991 |
| 2021: 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 | 1 782 130 |
| Apr | 23 583 | 736 | 29 | 5 857 | 29 470 | 1 708 | 27 451 | 310 | 20 989 | 17 471 | 1 785 625 |
| May | 26 587 | 897 | 198 | 9 581 | 36 366 | 3 122 | 32 903 | 341 | 33 778 | 28 463 | 1 790 914 |
| Jun | 26 396 | 811 | 75 | 16 530 | 43 001 | 2 386 | 40 137 | 477 | 37 026 | 29 641 | 1 798 262 |
| Jul | 25 257 | 694 | 76 | 10 602 | 35 935 | 2 551 | 32 960 | 424 | 25 415 | 22 136 | 1 801 520 |
| Aug | 28 370 | 796 | 255 | 11 306 | 39 931 | 2 724 | 36 874 | 333 | 30 688 | 24 116 | 1 808 067 |
| Sep | 25 955 | 762 | 117 | 10 768 | 36 839 | 1 983 | 34 578 | 278 | 28 370 | 26 001 | 1 810 431 |
| Oct | 28 812 | 784 | 190 | 9 571 | 38 573 | 2 527 | 35 619 | 427 | 25 456 | 19 956 | 1 815 930 |
| Nov | 26 958 | 682 | 113 | 12 306 | 39 377 | 2 384 | 36 631 | 362 | 32 245 | 27 346 | 1 820 810 |
| Dec | 19 532 | 566 | 63 | 9 552 | 29 146 | 1 644 | 27 148 | 354 | 34 117 | 29 919 | 1 824 991 |
| 2024: Jan | 23 239 | 606 | 27 | 6 844 | 30 110 | 1 226 | 28 674 | 210 | 20 545 | 17 769 | 1 827 742 |
| Feb | 29 325 | 784 | 75 | 10 205 | 39 606 | 1 866 | 37 187 | 552 | 29 179 | 18 069 | 1 838 818 |
| Mar | 26 481 | 615 | 114 | 9 678 | 36 273 | 2 250 | 33 550 | 473 | 25 946 | 28 504 | 1 836 240 |
| Apr | 29 062 | 802 | 94 | 12 287 | 41 443 | 2 057 | 38 986 | 399 | 29 443 | 27 103 | 1 838 542 |
| May | 28 974 | 762 | 127 | 14 579 | 43 680 | 3 654 | 39 622 | 403 | 30 853 | 25 992 | 1 843 371 |
| Jun | 25 109 | 659 | 38 | 11 691 | 36 838 | 1 920 | 34 771 | 148 | 30 446 | 23 234 | 1 850 529 |
| Jul | 30 229 | 827 | 138 | 13 892 | 44 260 | 2 434 | 41 490 | 336 | 29 940 | 25 874 | 1 854 540 |
| Aug | 29 596 | 770 | 119 | 9 784 | 39 499 | 1 923 | 37 185 | 392 | 33 998 | 21 424 | 1 862 223 |
| Sep | 27 194 | 716 | 67 | 9 662 | 36 924 | 1 894 | 34 579 | 450 | 26 322 | 21 215 | 1 867 277 |

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1 As from October 1988 only gross amounts are available due to a change in the banking regulations. "Gross amount" refers to mortgage loans granted before deducting the mortgage balances outstanding on the property purchased.
2 Building loans for the construction of buildings.
3 As at the end of the period.

# Locational banking statistics[1]
## Assets

R millions

| | | 2022 | | 2023 | | | | 2024 | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Outstanding balances as at quarter-end | | 03 | 04 | 01 | 02 | 03 | 04 | 01 | 02 | 03 |
| **Total cross-border assets/claims[2]** | **KBP1531A** | **934 949** | **865 121** | **853 289** | **987 769** | **946 420** | **901 674** | **939 897** | **876 740** | **954 033** |
| Financial instruments | | | | | | | | | | |
| Deposits and loans | KBP1538A | 582 423 | 607 518 | 615 287 | 681 393 | 688 510 | 650 237 | 689 864 | 631 019 | 708 106 |
| Debt securities | KBP1539A | 145 625 | 121 673 | 107 035 | 144 914 | 107 825 | 123 415 | 117 468 | 117 432 | 88 359 |
| Other claims | KBP1540A | 206 902 | 135 930 | 130 968 | 161 462 | 150 084 | 128 022 | 132 565 | 128 289 | 157 568 |
| Bank type | | | | | | | | | | |
| Domestic banks | KBP1555A | 814 797 | 751 866 | 750 560 | 856 867 | 827 623 | 798 638 | 820 416 | 766 305 | 855 989 |
| Foreign branches | KBP1557A | 119 385 | 112 520 | 101 913 | 129 801 | 117 949 | 102 240 | 118 697 | 108 760 | 96 644 |
| Foreign subsidiaries | KBP1559A | 767 | 735 | 817 | 1 101 | 848 | 796 | 784 | 1 675 | 1 400 |
| Currency | | | | | | | | | | |
| Foreign | KBP1531F | 664 708 | 660 942 | 654 115 | 788 086 | 744 416 | 721 122 | 758 375 | 700 399 | 737 009 |
| US dollar | KBP1531U | 512 626 | 526 915 | 510 692 | 627 947 | 583 582 | 564 004 | 593 624 | 548 843 | 588 645 |
| Euro | KBP1531E | 51 115 | 44 865 | 50 091 | 62 491 | 68 647 | 62 434 | 66 717 | 65 031 | 64 874 |
| Yen | KBP1531Y | 6 994 | 5 572 | 6 654 | 5 305 | 2 385 | 3 043 | 3 452 | 6 219 | 2 451 |
| British pound | KBP1531G | 42 063 | 33 993 | 34 225 | 38 765 | 43 042 | 37 654 | 41 569 | 38 012 | 38 333 |
| Swiss franc | KBP1531C | 1 068 | 527 | 797 | 620 | 1 464 | 6 855 | 1 068 | 821 | 2 656 |
| Other currencies | KBP1531O | 50 842 | 49 069 | 51 655 | 52 959 | 45 297 | 47 132 | 51 946 | 41 473 | 40 050 |
| Domestic (Rand) | KBP1531R | 270 242 | 204 180 | 199 175 | 199 683 | 202 004 | 180 552 | 181 522 | 176 341 | 217 024 |
| Counterparty Institutional sector | | | | | | | | | | |
| Financial | | | | | | | | | | |
| Banks | KBP1515A | 569 049 | 564 115 | 558 516 | 641 531 | 620 874 | 550 326 | 584 097 | 510 997 | 585 250 |
| of which: Inter-office positions | KBP1517A | 164 257 | 158 416 | 138 809 | 178 357 | 172 323 | 150 294 | 161 896 | 153 572 | 137 227 |
| Non-bank financial | KBP1525A | 167 334 | 117 939 | 123 877 | 124 825 | 120 536 | 119 444 | 128 974 | 124 862 | 157 937 |
| Non-financial | | | | | | | | | | |
| Non-financial institutions | KBP1519A | 117 208 | 124 693 | 116 407 | 117 171 | 126 290 | 142 853 | 130 071 | 142 862 | 131 427 |
| General government | KBP1521A | 75 918 | 53 045 | 49 524 | 98 254 | 72 321 | 83 014 | 91 437 | 90 844 | 72 584 |
| Households | KBP1523A | 5 388 | 5 267 | 4 908 | 5 931 | 6 172 | 5 817 | 5 165 | 7 087 | 6 716 |
| Unallocated sector | KBP1527A | 52 | 62 | 57 | 55 | 227 | 219 | 153 | 88 | 120 |
| Counterparty region | | | | | | | | | | |
| Developed countries | KBP1532A | 648 116 | 583 169 | 570 398 | 690 471 | 643 327 | 599 322 | 637 282 | 558 420 | 637 350 |
| Developing Europe | KBP1534A | 53 | 44 | 63 | 158 | 27 | 194 | 58 | 1 261 | 2 612 |
| Developing Africa and Middle East | KBP1536A | 173 377 | 163 612 | 163 827 | 171 088 | 183 769 | 175 692 | 175 333 | 192 224 | 188 164 |
| Developing Asia and Pacific | KBP1537A | 20 745 | 25 128 | 20 425 | 20 965 | 12 386 | 14 921 | 15 382 | 19 076 | 14 364 |
| Developing Latin America and Caribbean | KBP1535A | 6 330 | 3 333 | 3 464 | 4 724 | 3 846 | 4 477 | 5 403 | 4 271 | 5 304 |
| Offshore centres | KBP1533A | 71 582 | 76 524 | 76 329 | 76 381 | 77 248 | 82 206 | 83 790 | 80 859 | 85 867 |
| Unallocated[3] | KBP1549A | 14 746 | 13 312 | 18 783 | 23 983 | 25 818 | 24 861 | 22 650 | 20 628 | 20 372 |
| **Total domestic assets** | **KBP1550A** | **6 396 380** | **6 423 665** | **6 535 666** | **6 618 445** | **6 723 865** | **6 750 875** | **6 900 817** | **6 955 567** | **7 279 629** |
| Foreign currency | KBP1530F | 198 266 | 193 753 | 195 176 | 198 198 | 206 809 | 205 791 | 204 746 | 213 004 | 230 002 |
| Domestic currency | KBP1551A | 6 198 114 | 6 229 912 | 6 340 490 | 6 420 247 | 6 517 055 | 6 545 084 | 6 696 071 | 6 742 563 | 7 049 627 |
| **Total assets[4]** | **KBP1529A** | **7 331 329** | **7 288 786** | **7 388 956** | **7 606 214** | **7 670 285** | **7 652 549** | **7 840 714** | **7 832 307** | **8 233 662** |
| Foreign currency | KBP1529F | 862 973 | 854 694 | 849 291 | 986 284 | 951 226 | 926 913 | 963 121 | 913 588 | 967 011 |
| Domestic currency | KBP1529R | 6 468 356 | 6 434 092 | 6 539 665 | 6 619 930 | 6 719 059 | 6 725 636 | 6 877 593 | 6 918 719 | 7 266 651 |

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1 Locational Banking Statistics of banks registered under the Banks Act No. 94 of 1990, excluding mutual banks.
2 Total cross-border assets/claims include holdings of foreign financial assets, excluding domestic assets denominated in foreign currency and foreign non-financial assets, while credit impairments are not deducted.
3 Includes positions vis-à-vis multinational organisations established through formal political agreements or international treaties.
4 Total assets is the aggregate of total cross-border assets/claims and total domestic assets.

## Locational banking statistics[1]
### Liabilities

R millions

| 2022 03 | 2022 04 | 2023 01 | 2023 02 | 2023 03 | 2023 04 | 2024 01 | 2024 02 | 2024 03 | Code | Outstanding balances as at quarter-end |
|---|---|---|---|---|---|---|---|---|---|---|
| **730 764** | **673 881** | **662 494** | **672 622** | **705 462** | **681 361** | **712 378** | **717 920** | **772 756** | **KBP1543A** | **Total cross-border liabilities[2]** |
| | | | | | | | | | | Financial instruments |
| 421 571 | 435 607 | 430 349 | 436 420 | 478 862 | 479 067 | 508 945 | 499 490 | 529 584 | KBP1563A | Deposits and loans |
| 27 475 | 26 003 | 30 286 | 27 472 | 26 741 | 24 896 | 25 359 | 31 912 | 32 794 | KBP1548A | Debt securities |
| 281 719 | 212 271 | 201 858 | 208 730 | 199 859 | 177 398 | 178 074 | 186 517 | 210 379 | KBP1564A | Other liabilities |
| | | | | | | | | | | Bank type |
| 548 416 | 480 547 | 479 200 | 494 035 | 523 451 | 503 665 | 530 010 | 512 458 | 562 020 | KBP1556A | Domestic banks |
| 178 340 | 189 431 | 179 814 | 175 648 | 178 833 | 174 516 | 178 832 | 201 447 | 206 618 | KBP1558A | Foreign branches |
| 4 008 | 3 903 | 3 480 | 2 940 | 3 178 | 3 180 | 3 536 | 4 014 | 4 118 | KBP1560A | Foreign subsidiaries |
| | | | | | | | | | | Currency |
| 364 342 | 337 272 | 350 919 | 380 383 | 393 399 | 402 469 | 424 556 | 400 989 | 441 010 | KBP1543F | Foreign |
| 306 083 | 266 807 | 287 441 | 328 113 | 341 119 | 332 133 | 369 735 | 347 666 | 375 545 | KBP1543U | US dollar |
| 21 395 | 25 834 | 23 597 | 16 224 | 15 874 | 19 975 | 14 711 | 13 807 | 19 621 | KBP1543E | Euro |
| 566 | 4 471 | 941 | 376 | 699 | 436 | 686 | 3 090 | 600 | KBP1543Y | Yen |
| 16 181 | 18 625 | 14 614 | 15 918 | 15 563 | 16 760 | 15 381 | 20 826 | 22 263 | KBP1543G | British pound |
| 497 | 983 | 705 | 1 568 | 470 | 10 640 | 565 | 482 | 3 822 | KBP1543C | Swiss franc |
| 19 620 | 20 552 | 23 621 | 18 183 | 19 674 | 22 525 | 23 477 | 15 118 | 19 158 | KBP1543O | Other currencies |
| 366 423 | 336 609 | 311 575 | 292 240 | 312 063 | 278 892 | 287 821 | 316 931 | 331 747 | KBP1543R | Domestic (Rand) |
| | | | | | | | | | | Counterparty Institutional sector |
| | | | | | | | | | | Financial |
| 514 343 | 491 773 | 487 459 | 500 515 | 522 553 | 513 683 | 539 111 | 541 452 | 572 319 | KBP1516A | Banks |
| 247 468 | 257 138 | 253 794 | 247 597 | 252 759 | 250 155 | 259 161 | 271 377 | 252 360 | KBP1518A | of which: Inter-office positions |
| 138 840 | 115 781 | 110 719 | 113 141 | 125 046 | 108 417 | 112 200 | 118 696 | 135 698 | KBP1526A | Non-bank financial |
| | | | | | | | | | | Non-financial |
| 39 121 | 26 375 | 33 629 | 32 640 | 33 039 | 33 893 | 32 722 | 29 848 | 34 592 | KBP1520A | Non-financial institutions |
| 18 172 | 18 768 | 9 806 | 4 810 | 3 273 | 3 183 | 4 819 | 3 298 | 4 356 | KBP1522A | General government |
| 20 239 | 21 136 | 20 827 | 21 437 | 21 469 | 21 699 | 22 101 | 22 425 | 23 218 | KBP1524A | Households |
| 49 | 49 | 54 | 80 | 81 | 486 | 1 425 | 2 202 | 2 574 | KBP1528A | Unallocated sector |
| | | | | | | | | | | Counterparty region |
| 438 951 | 404 310 | 378 873 | 403 401 | 415 765 | 379 368 | 382 690 | 379 730 | 408 335 | KBP1561A | Developed countries |
| 380 | 460 | 490 | 537 | 413 | 462 | 422 | 425 | 388 | KBP1562A | Developing Europe |
| 102 526 | 97 942 | 95 867 | 88 452 | 95 449 | 105 960 | 129 275 | 130 127 | 142 114 | KBP1546A | Developing Africa and Middle East |
| 49 063 | 49 879 | 55 427 | 58 879 | 59 574 | 53 601 | 58 558 | 57 650 | 60 964 | KBP1547A | Developing Asia and Pacific |
| 3 356 | 329 | 316 | 902 | 532 | 1 133 | 2 184 | 732 | 2 176 | KBP1545A | Developing Latin America and Caribbean |
| 87 654 | 77 513 | 84 234 | 74 416 | 81 772 | 89 184 | 85 883 | 90 471 | 93 308 | KBP1544A | Offshore centres |
| 48 833 | 43 447 | 47 286 | 46 036 | 51 956 | 51 653 | 53 365 | 58 785 | 65 471 | KBP1554A | Unallocated[3] |
| **6 713 582** | **6 729 205** | **6 834 457** | **7 046 983** | **7 077 071** | **7 084 059** | **7 235 385** | **7 230 900** | **7 577 098** | **KBP1552A** | **Total domestic liabilities** |
| 272 409 | 248 471 | 254 677 | 300 521 | 260 598 | 246 457 | 272 888 | 273 320 | 285 197 | KBP1542F | Foreign currency |
| 6 441 173 | 6 480 734 | 6 579 780 | 6 746 462 | 6 816 472 | 6 837 602 | 6 962 498 | 6 957 580 | 7 291 901 | KBP1553A | Domestic currency |
| **7 444 347** | **7 403 086** | **7 496 951** | **7 719 605** | **7 782 533** | **7 765 420** | **7 947 763** | **7 948 820** | **8 349 855** | **KBP1541A** | **Total liabilities[4]** |
| 636 751 | 585 745 | 605 596 | 680 904 | 653 997 | 648 926 | 697 444 | 674 308 | 726 207 | KBP1541F | Foreign currency |
| 6 807 596 | 6 817 342 | 6 891 355 | 7 038 701 | 7 128 536 | 7 116 494 | 7 250 319 | 7 274 512 | 7 623 648 | KBP1541R | Domestic currency |

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1 Locational Banking Statistics of banks registered under the Banks Act No. 94 of 1990, excluding mutual banks.
2 Total cross-border liabilities include foreign liabilities, excluding domestic liabilities denominated in foreign currency.
3 Includes positions vis-à-vis multinational organisations established through formal political agreements or international treaties.
4 Total liabilities is the aggregate of total cross-border liabilities and total domestic liabilities.

# Selected money-market and related indicators

R millions

| Period | Average of daily values | | Government deposits[3] | | SARB liquidity 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 |
| | (1054M) | (1055M) | (1016M) | (1017M) | (1056M) | (1057M) | (1058M) | (1067M) | (1059M) |
| 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 |
| 2021: 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 |
| 2024: Jan | -83 621 | 165 854 | 9 832 | 94 355 | - | - | - | 26 592 | 26 592 |
| Feb | -81 071 | 162 399 | 9 950 | 106 094 | - | - | - | 48 184 | 48 184 |
| Mar | -82 657 | 163 409 | 9 989 | 101 179 | - | - | - | 28 050 | 28 050 |
| Apr | -90 385 | 163 368 | 22 730 | 83 357 | - | - | - | 8 152 | 8 152 |
| May | -76 331 | 164 096 | 27 793 | 80 629 | - | - | - | 13 149 | 13 149 |
| Jun | -76 703 | 164 885 | 27 385 | 76 119 | - | - | - | 32 230 | 32 230 |
| Jul | -112 441 | 164 434 | 28 047 | 66 056 | - | - | - | 36 866 | 36 866 |
| Aug | -148 222 | 166 165 | 27 670 | 63 237 | - | - | - | 36 664 | 36 664 |
| Sep | -165 381 | 166 836 | 27 602 | 53 875 | - | - | - | 15 983 | 15 983 |

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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. The average liquidity provided increased since July 2024, following the GFECRA distribution to National Treasury.
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. The inclusion of deposits of the Corporation for Deposit Insurance (CODI) scheme as from April 2024 resulted in an increase in the amount of rand denominated deposits.
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 operations[1]
## Selected daily indicators

R millions

| Date | Total daily liquidity of SA registered banks | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | SAMOS account standing facilities[3] | | | | | Cash reserve accounts[9] | | | |
| | | | of which: | | | | | | | |
| | Main refinancing auction[2] | Reverse repurchase transactions[4] | Amount on deposit within quota[5] | Amount on deposit in excess of quota[6] | Repurchase transactions[7] | Supplementary facilities[8] | Withdrawals | Deposits | Estimated refinancing impact[10] | Total surplus(+)/ shortage(-)[11] |
| | (1577D) | (1578D) | (1579D) | (1580D) | (1581D) | (1582D) | (1583D) | (1584D) | (1585D) | (1586D) |
| 2024/09/26 | 5 350 | 175 131 | 176 071 | 543 | - | - | - | - | - | 169 781 |
| 2024/09/27 | 5 350 | 180 436 | 180 967 | 23 | - | - | - | - | - | 175 086 |
| 2024/09/28 | 5 350 | 180 905 | - | - | - | - | - | - | - | 175 555 |
| 2024/09/30 | 5 350 | 183 124 | 180 799 | 23 | - | - | - | - | - | 177 774 |
| 2024/10/01 | 5 350 | 178 755 | 176 299 | 23 | - | - | - | - | - | 173 405 |
| 2024/10/02 | 350 | 171 849 | 170 262 | 23 | - | - | - | - | - | 171 499 |
| 2024/10/03 | 350 | 169 852 | 167 999 | 23 | - | - | - | - | - | 169 502 |
| 2024/10/04 | 350 | 163 461 | 161 251 | 23 | - | - | - | - | - | 163 111 |
| 2024/10/05 | 350 | 163 457 | - | - | - | - | - | - | - | 163 107 |
| 2024/10/07 | 350 | 171 497 | 169 756 | 23 | - | - | - | - | - | 171 147 |
| 2024/10/08 | 350 | 176 112 | 174 491 | 23 | - | - | - | - | - | 175 762 |
| 2024/10/09 | 600 | 176 202 | 170 135 | 23 | - | - | - | - | - | 175 602 |
| 2024/10/10 | 600 | 166 885 | 164 698 | 23 | - | - | - | - | - | 166 285 |
| 2024/10/11 | 600 | 172 186 | 170 326 | 34 | - | - | - | - | - | 171 586 |
| 2024/10/12 | 600 | 172 194 | - | - | - | - | - | - | - | 171 594 |
| 2024/10/14 | 600 | 178 729 | 176 929 | 23 | - | - | - | - | - | 178 129 |
| 2024/10/15 | 600 | 183 845 | 181 457 | 52 | - | - | - | - | - | 183 245 |
| 2024/10/16 | 600 | 181 020 | 177 567 | 177 | - | - | - | - | - | 180 420 |
| 2024/10/17 | 600 | 178 627 | 175 112 | 23 | - | - | - | - | - | 178 027 |
| 2024/10/18 | 600 | 182 740 | 179 180 | 23 | - | - | - | - | - | 182 140 |
| 2024/10/19 | 600 | 182 710 | - | - | - | - | - | - | - | 182 110 |
| 2024/10/21 | 600 | 183 249 | 179 782 | 23 | - | - | - | - | - | 182 649 |
| 2024/10/22 | 600 | 188 746 | 184 918 | 23 | - | - | - | - | - | 188 146 |
| 2024/10/23 | 600 | 191 298 | 187 914 | 23 | - | - | - | - | - | 190 698 |
| 2024/10/24 | 600 | 184 733 | 181 946 | 23 | - | - | - | - | - | 184 133 |
| 2024/10/25 | 600 | 179 303 | 178 981 | 24 | - | - | - | - | - | 178 703 |
| 2024/10/26 | 600 | 179 532 | - | - | - | - | - | - | - | 178 932 |
| 2024/10/28 | 600 | 175 585 | 172 000 | 23 | - | - | - | - | - | 174 985 |
| 2024/10/29 | 600 | 171 721 | 168 914 | 23 | - | - | - | - | - | 171 121 |
| 2024/10/30 | 350 | 177 888 | 174 441 | 23 | - | - | - | - | - | 177 538 |
| 2024/10/31 | 350 | 170 582 | 167 369 | 24 | - | - | - | - | - | 170 232 |
| 2024/11/01 | 350 | 167 500 | 164 463 | 24 | - | - | - | - | - | 167 150 |
| 2024/11/02 | 350 | 167 517 | - | - | - | - | - | - | - | 167 167 |
| 2024/11/04 | 350 | 169 184 | 165 697 | 24 | - | - | - | - | - | 168 834 |
| 2024/11/05 | 350 | 168 170 | 164 284 | 24 | - | - | - | - | - | 167 820 |
| 2024/11/06 | 350 | 167 568 | 164 312 | 24 | - | - | - | - | - | 167 218 |
| 2024/11/07 | 350 | 169 649 | 165 246 | 23 | - | - | - | - | - | 169 299 |
| 2024/11/08 | 350 | 165 247 | 162 035 | 24 | - | - | - | - | - | 164 897 |
| 2024/11/09 | 350 | 165 226 | - | - | - | - | - | - | - | 164 876 |
| 2024/11/11 | 350 | 163 878 | 161 026 | 79 | - | - | - | - | - | 163 528 |
| 2024/11/12 | 350 | 161 994 | 160 133 | 211 | - | - | - | - | - | 161 644 |
| 2024/11/13 | 800 | 169 093 | 166 540 | 24 | - | - | - | - | - | 168 293 |
| 2024/11/14 | 800 | 173 351 | 170 559 | 24 | - | - | - | - | - | 172 551 |
| 2024/11/15 | 800 | 178 800 | 175 888 | 24 | - | - | - | - | - | 178 000 |
| 2024/11/16 | 800 | 178 833 | - | - | - | - | - | - | - | 178 033 |
| 2024/11/18 | 800 | 183 655 | 180 232 | 24 | - | - | - | - | - | 182 855 |
| 2024/11/19 | 800 | 181 987 | 178 850 | 24 | - | - | - | - | - | 181 187 |
| 2024/11/20 | 700 | 192 383 | 189 334 | 24 | - | - | - | - | - | 191 683 |
| 2024/11/21 | 700 | 172 739 | 170 205 | 24 | - | - | - | - | - | 172 039 |
| 2024/11/22 | 700 | 176 793 | 172 974 | 24 | - | - | - | - | - | 176 093 |
| 2024/11/23 | 700 | 176 751 | - | - | - | - | - | - | - | 176 051 |
| 2024/11/25 | 700 | 171 768 | 168 534 | 30 | - | - | - | - | - | 171 068 |
| 2024/11/26 | 700 | 165 133 | 162 067 | 24 | - | - | - | - | - | 164 433 |
| 2024/11/27 | 650 | 164 764 | 161 714 | 24 | - | - | - | - | - | 164 114 |
| 2024/11/28 | 650 | 160 028 | 159 157 | 24 | - | - | - | - | - | 159 378 |
| 2024/11/29 | 650 | 162 237 | 159 525 | 24 | - | - | - | - | - | 161 587 |

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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 average[1] bank deposit rates[2]

| | | | Notice deposits | | | Fixed deposits | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Institutional sectors | Current account deposits | Call 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 | Other deposits | Total deposits |
| **All domestic sectors[3]** | (1600M) | (1601M) | (1414M) | (1415M) | (1416M) | (1417M) | (2007M) | (2008M) | (2026M) | (1602M) | (1603M) |
| 2023: 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 | 8.26 | 6.80 | 8.50 | 8.38 | 8.40 | 9.18 | 9.48 | 7.55 | 7.43 |
| 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 | 4.67 | 7.97 | 8.25 | 6.89 | 8.51 | 8.71 | 8.57 | 9.31 | 9.87 | 7.72 | 7.57 |
| Oct | 4.65 | 8.01 | 8.26 | 6.94 | 8.50 | 8.76 | 8.65 | 9.31 | 9.87 | 7.76 | 7.59 |
| 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 | 7.19 | 8.56 | 8.81 | 8.79 | 9.35 | 9.98 | 7.77 | 7.59 |
| 2024: Jan | 4.64 | 8.02 | 8.26 | 7.19 | 8.54 | 8.79 | 8.81 | 9.37 | 10.00 | 7.73 | 7.60 |
| Feb | 4.64 | 8.03 | 8.27 | 7.17 | 8.53 | 8.82 | 8.85 | 9.41 | 9.98 | 7.74 | 7.61 |
| Mar | 4.62 | 8.03 | 8.29 | 7.27 | 8.53 | 8.83 | 8.90 | 9.44 | 9.97 | 7.69 | 7.58 |
| Apr | 4.60 | 7.99 | 8.30 | 7.22 | 8.53 | 8.86 | 9.12 | 9.50 | 9.96 | 7.69 | 7.58 |
| May | 4.66 | 8.00 | 8.30 | 8.44 | 8.48 | 8.86 | 9.08 | 9.50 | 9.89 | 7.69 | 7.61 |
| Jun | 4.69 | 8.01 | 8.29 | 8.42 | 8.49 | 8.82 | 9.05 | 9.49 | 9.86 | 7.61 | 7.57 |
| Jul | 4.59 | 8.00 | 8.27 | 8.43 | 8.49 | 8.78 | 9.01 | 9.48 | 9.86 | 7.62 | 7.57 |
| Aug | 4.61 | 8.00 | 8.30 | 8.42 | 8.42 | 8.72 | 8.97 | 9.53 | 10.04 | 7.57 | 7.54 |
| Sep | 4.59 | 7.87 | 8.07 | 8.26 | 8.35 | 8.62 | 8.97 | 9.50 | 10.02 | 7.50 | 7.47 |
| **Household sector[4]** | (1604M) | (1605M) | (1606M) | (1607M) | (1608M) | (1609M) | (1610M) | (1611M) | (1612M) | (1613M) | (1614M) |
| 2023: 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 | 7.91 | 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 | 3.16 | 7.88 | 8.14 | 7.25 | 8.31 | 8.55 | 8.75 | 9.44 | 9.47 | 2.38 | 7.33 |
| 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 |
| 2024: Jan | 3.17 | 8.00 | 8.16 | 7.47 | 8.37 | 8.72 | 8.92 | 9.51 | 9.51 | 2.53 | 7.41 |
| Feb | 3.17 | 8.00 | 8.16 | 7.53 | 8.36 | 8.72 | 8.94 | 9.50 | 9.48 | 2.58 | 7.41 |
| Mar | 3.18 | 8.01 | 8.15 | 7.55 | 8.38 | 8.73 | 8.98 | 9.52 | 9.49 | 2.54 | 7.42 |
| Apr | 3.12 | 7.97 | 8.17 | 7.63 | 8.38 | 8.75 | 9.03 | 9.54 | 9.50 | 2.62 | 7.40 |
| May | 3.21 | 7.96 | 8.18 | 8.32 | 8.40 | 8.71 | 9.03 | 9.54 | 9.41 | 2.73 | 7.43 |
| Jun | 3.22 | 7.95 | 8.17 | 8.31 | 8.42 | 8.68 | 9.02 | 9.54 | 9.36 | 2.60 | 7.43 |
| Jul | 3.18 | 7.94 | 8.17 | 8.31 | 8.41 | 8.68 | 9.03 | 9.56 | 9.38 | 2.66 | 7.43 |
| Aug | 3.17 | 7.94 | 8.18 | 8.33 | 8.38 | 8.65 | 9.05 | 9.60 | 9.60 | 2.69 | 7.44 |
| Sep | 3.14 | 7.77 | 7.94 | 8.14 | 8.36 | 8.52 | 9.06 | 9.59 | 9.67 | 2.47 | 7.32 |
| **Corporate sector[5]** | (1615M) | (1616M) | (1617M) | (1618M) | (1619M) | (1620M) | (1621M) | (1622M) | (1623M) | (1624M) | (1625M) |
| 2023: 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 | 8.36 | 8.03 | 8.55 | 8.38 | 8.32 | 9.17 | 9.45 | 7.85 | 7.47 |
| Jun | 5.25 | 7.90 | 8.40 | 8.10 | 8.76 | 8.51 | 8.30 | 9.16 | 9.53 | 7.98 | 7.58 |
| Jul | 5.23 | 7.98 | 8.39 | 8.12 | 8.77 | 8.62 | 8.32 | 9.18 | 10.22 | 8.19 | 7.71 |
| Aug | 5.13 | 7.99 | 8.38 | 8.17 | 8.61 | 8.70 | 8.32 | 9.17 | 10.20 | 8.15 | 7.70 |
| Sep | 5.15 | 7.99 | 8.38 | 8.20 | 8.66 | 8.73 | 8.34 | 9.18 | 10.19 | 8.16 | 7.70 |
| Oct | 5.13 | 8.03 | 8.39 | 8.20 | 8.64 | 8.77 | 8.44 | 9.24 | 10.21 | 8.21 | 7.72 |
| Nov | 5.07 | 8.03 | 8.40 | 8.24 | 8.65 | 8.75 | 8.45 | 9.27 | 10.29 | 8.16 | 7.67 |
| Dec | 5.11 | 8.03 | 8.40 | 8.29 | 8.69 | 8.79 | 8.51 | 9.34 | 10.32 | 8.15 | 7.67 |
| 2024: Jan | 5.11 | 8.05 | 8.40 | 8.58 | 8.67 | 8.92 | 8.54 | 9.44 | 10.31 | 8.15 | 7.73 |
| Feb | 5.11 | 8.05 | 8.40 | 8.57 | 8.66 | 8.80 | 8.51 | 9.43 | 10.34 | 8.18 | 7.72 |
| Mar | 5.07 | 8.04 | 8.42 | 8.56 | 8.66 | 8.80 | 8.59 | 9.48 | 10.31 | 8.15 | 7.68 |
| Apr | 5.08 | 8.01 | 8.42 | 8.55 | 8.65 | 8.82 | 9.20 | 9.50 | 10.53 | 8.15 | 7.71 |
| May | 5.12 | 8.02 | 8.41 | 8.58 | 8.52 | 8.92 | 9.13 | 9.49 | 10.51 | 8.16 | 7.71 |
| Jun | 5.12 | 8.06 | 8.40 | 8.57 | 8.48 | 8.89 | 9.05 | 9.48 | 10.49 | 8.06 | 7.65 |
| Jul | 5.03 | 8.04 | 8.39 | 8.57 | 8.50 | 8.80 | 8.95 | 9.40 | 10.47 | 8.08 | 7.66 |
| Aug | 5.04 | 8.03 | 8.43 | 8.56 | 8.68 | 8.77 | 8.86 | 9.34 | 10.40 | 8.01 | 7.60 |
| Sep | 5.03 | 7.92 | 8.19 | 8.44 | 8.51 | 8.69 | 8.86 | 9.28 | 10.30 | 7.95 | 7.55 |

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1 Weighting based on the outstanding balances of each relevant category at month-end.
2 Includes existing and new deposits.
3 Excludes banks and the government sector.
4 Includes unincorporated business enterprises within households and non-profit institutions serving households.
5 Includes all public and private financial and non-financial institutions, excluding banks and the government sector.

# Weighted average[1] bank lending rates[2]

| Institutional sectors | Instalment sale credit: Flexible rate[6] | Instalment sale credit: Fixed rate[7] | Leasing finance: Flexible rate[6] | Leasing finance: Fixed rate[7] | Mortgage advances: Flexible rate[6] | Mortgage advances: Fixed rate[7] | Credit card debtors | Overdrafts | Other loans[8] | Total loans | Micro loans[9] |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **All domestic sectors[3]** | (1182M) | (1181M) | (1626M) | (1627M) | (1628M) | (1629M) | (1630M) | (1404M) | (1631M) | (1632M) | |
| 2023: Apr | 11.44 | 11.30 | 11.51 | 11.15 | 10.85 | 9.60 | 17.21 | 11.53 | 11.28 | 11.34 | … |
| May | 11.97 | 11.40 | 11.91 | 10.11 | 11.24 | 9.80 | 17.41 | 11.92 | 11.61 | 11.71 | … |
| Jun | 12.00 | 11.45 | 12.98 | 10.15 | 11.40 | 10.00 | 17.72 | 12.07 | 11.74 | 11.85 | … |
| Jul | 12.00 | 11.53 | 13.07 | 10.24 | 11.41 | 10.13 | 17.97 | 12.01 | 11.97 | 11.93 | … |
| Aug | 12.00 | 11.61 | 13.02 | 10.45 | 11.44 | 10.14 | 18.13 | 12.02 | 12.02 | 11.97 | … |
| Sep | 12.00 | 11.68 | 12.98 | 10.48 | 11.45 | 10.15 | 18.14 | 12.00 | 12.04 | 11.98 | … |
| Oct | 11.97 | 11.76 | 12.98 | 10.57 | 11.44 | 10.15 | 18.13 | 11.99 | 11.93 | 11.95 | |
| Nov | 11.97 | 11.84 | 13.00 | 10.64 | 11.45 | 10.16 | 18.03 | 12.11 | 12.00 | 11.99 | … |
| Dec | 11.96 | 11.92 | 13.01 | 10.75 | 11.45 | 10.27 | 18.00 | 12.12 | 12.06 | 12.01 | … |
| 2024: Jan | 11.96 | 11.97 | 13.00 | 10.85 | 11.44 | 10.29 | 18.15 | 11.99 | 12.10 | 12.01 | … |
| Feb | 11.96 | 12.05 | 13.02 | 10.87 | 11.45 | 10.32 | 18.01 | 12.01 | 12.16 | 12.03 | … |
| Mar | 11.95 | 12.09 | 13.07 | 10.82 | 11.45 | 10.33 | 17.90 | 11.96 | 12.12 | 12.02 | … |
| Apr | 11.95 | 12.14 | 13.07 | 10.35 | 11.45 | 10.33 | 18.24 | 11.96 | 12.07 | 12.02 | … |
| May | 11.92 | 12.18 | 13.09 | 11.08 | 11.45 | 10.34 | 18.02 | 11.96 | 12.14 | 12.03 | … |
| Jun | 11.94 | 12.22 | 13.04 | 11.16 | 11.46 | 10.36 | 17.87 | 11.88 | 12.03 | 11.99 | … |
| Jul | 11.92 | 12.25 | 13.12 | 11.30 | 11.47 | 10.36 | 18.29 | 11.87 | 12.15 | 12.05 | … |
| Aug | 11.93 | 12.29 | 13.14 | 11.32 | 11.46 | 10.36 | 18.11 | 11.76 | 12.15 | 12.03 | … |
| Sep | 11.78 | 12.29 | 13.00 | 11.20 | 11.34 | 10.29 | 18.03 | 11.60 | 12.06 | 11.91 | … |
| **Household sector[4]** | (1633M) | (1634M) | (1635M) | (1636M) | (1637M) | (1638M) | (1639M) | (1640M) | (1641M) | (1642M) | (1643M) |
| 2023: Apr | 12.02 | 11.30 | 12.24 | 11.68 | 10.90 | 9.64 | 17.46 | 15.15 | 18.02 | 12.68 | 26.43 |
| May | 12.50 | 11.40 | 12.74 | 11.72 | 11.29 | 9.83 | 17.68 | 15.60 | 18.20 | 13.02 | 26.69 |
| Jun | 12.54 | 11.46 | 12.78 | 11.88 | 11.47 | 9.96 | 18.00 | 15.38 | 18.25 | 13.16 | 26.80 |
| Jul | 12.55 | 11.54 | 12.85 | 11.68 | 11.46 | 10.13 | 18.24 | 15.58 | 18.41 | 13.19 | 26.88 |
| Aug | 12.56 | 11.61 | 12.85 | 11.76 | 11.50 | 10.19 | 18.42 | 15.47 | 18.42 | 13.23 | 27.03 |
| Sep | 12.55 | 11.68 | 12.87 | 11.80 | 11.50 | 10.18 | 18.44 | 15.52 | 18.44 | 13.24 | 27.14 |
| Oct | 12.52 | 11.76 | 12.83 | 11.85 | 11.50 | 10.32 | 18.43 | 15.30 | 18.45 | 13.24 | 27.25 |
| Nov | 12.54 | 11.85 | 12.84 | 11.86 | 11.51 | 10.22 | 18.32 | 15.20 | 18.47 | 13.25 | 27.35 |
| Dec | 12.54 | 11.93 | 12.86 | 11.88 | 11.52 | 10.42 | 18.23 | 15.92 | 18.74 | 13.30 | 27.40 |
| 2024: Jan | 12.55 | 11.98 | 12.90 | 11.97 | 11.50 | 10.42 | 18.38 | 15.24 | 18.55 | 13.28 | 27.53 |
| Feb | 12.56 | 12.06 | 12.91 | 11.95 | 11.51 | 10.52 | 18.25 | 15.55 | 18.83 | 13.33 | 27.58 |
| Mar | 12.55 | 12.11 | 12.93 | 11.99 | 11.51 | 10.54 | 18.18 | 15.69 | 18.80 | 13.31 | 27.53 |
| Apr | 12.57 | 12.16 | 12.86 | 11.99 | 11.51 | 10.57 | 18.51 | 15.47 | 18.74 | 13.33 | 27.65 |
| May | 12.55 | 12.21 | 12.82 | 11.99 | 11.52 | 10.54 | 18.29 | 15.76 | 18.93 | 13.35 | 27.68 |
| Jun | 12.56 | 12.24 | 12.91 | 11.99 | 11.54 | 10.57 | 18.12 | 15.72 | 18.84 | 13.33 | 27.73 |
| Jul | 12.54 | 12.27 | 12.88 | 12.15 | 11.54 | 10.58 | 18.55 | 15.70 | 18.85 | 13.36 | 27.75 |
| Aug | 12.55 | 12.30 | 12.85 | 12.05 | 11.53 | 10.66 | 18.39 | 15.89 | 18.94 | 13.36 | 27.97 |
| Sep | 12.39 | 12.30 | 12.42 | 12.17 | 11.43 | 10.62 | 18.30 | 15.43 | 19.08 | 13.28 | 27.80 |
| **Corporate sector[5]** | (1644M) | (1645M) | (1646M) | (1647M) | (1648M) | (1649M) | (1650M) | (1651M) | (1652M) | (1653M) | |
| 2023: Apr | 10.42 | 11.30 | 11.40 | 10.83 | 10.69 | 9.60 | 10.16 | 11.06 | 8.36 | 9.67 | … |
| May | 10.93 | 11.36 | 11.79 | 9.78 | 10.97 | 9.80 | 9.87 | 11.43 | 8.62 | 9.99 | … |
| Jun | 10.90 | 11.35 | 13.00 | 9.82 | 11.09 | 10.03 | 10.28 | 11.64 | 8.75 | 10.14 | … |
| Jul | 10.87 | 11.46 | 13.09 | 9.90 | 11.13 | 10.13 | 10.47 | 11.55 | 9.01 | 10.24 | |
| Aug | 10.89 | 11.57 | 13.03 | 10.15 | 11.27 | 10.14 | 10.51 | 11.56 | 9.03 | 10.30 | … |
| Sep | 10.90 | 11.70 | 12.99 | 10.17 | 11.28 | 10.15 | 10.36 | 11.54 | 9.05 | 10.31 | … |
| Oct | 10.86 | 11.76 | 12.99 | 10.26 | 11.27 | 10.12 | 10.22 | 11.50 | 9.00 | 10.27 | |
| Nov | 10.87 | 11.81 | 13.01 | 10.37 | 11.27 | 10.13 | 10.52 | 11.70 | 9.10 | 10.34 | … |
| Dec | 10.84 | 11.93 | 13.03 | 10.47 | 11.27 | 10.24 | 10.99 | 11.61 | 9.05 | 10.31 | … |
| 2024: Jan | 10.83 | 11.95 | 13.01 | 10.56 | 11.27 | 10.26 | 10.64 | 11.55 | 9.15 | 10.34 | … |
| Feb | 10.82 | 11.98 | 13.03 | 10.58 | 11.27 | 10.28 | 10.85 | 11.54 | 9.16 | 10.35 | … |
| Mar | 10.81 | 12.01 | 13.09 | 10.54 | 11.27 | 10.28 | 10.33 | 11.44 | 9.19 | 10.32 | … |
| Apr | 10.80 | 12.04 | 13.09 | 9.92 | 11.26 | 10.28 | 10.59 | 11.51 | 9.13 | 10.31 | … |
| May | 10.77 | 12.06 | 13.11 | 10.84 | 11.25 | 10.30 | 10.50 | 11.49 | 9.15 | 10.32 | … |
| Jun | 10.77 | 12.09 | 13.05 | 10.94 | 11.26 | 10.31 | 10.52 | 11.42 | 9.07 | 10.27 | … |
| Jul | 10.75 | 12.14 | 13.14 | 11.10 | 11.27 | 10.32 | 10.51 | 11.41 | 9.17 | 10.30 | … |
| Aug | 10.78 | 12.20 | 13.17 | 11.14 | 11.25 | 10.30 | 10.47 | 11.28 | 9.13 | 10.29 | … |
| Sep | 10.55 | 12.20 | 13.06 | 11.02 | 11.10 | 10.22 | 10.40 | 11.17 | 9.02 | 10.16 | … |

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

# Money market and related interest rates

| Date[1] | Interest rates | | | Interbank rates | | | | Negotiable certificates of deposit[6] | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Repurchase rate % (1485M) | Prime lending rate[2] % (1486M) | Date | South African Benchmark Overnight Rate (Sabor) on deposits[3] % (1487W) | South African Rand Overnight Index Average (ZARONIA)[4] % (1426W) | Overnight foreign exchange rate[5] % (1488W) | Rand overnight deposit rate % (1489W) | 2 months (1490W) | 3 months (1491W) | 6 months (1492W) | 12 months (1493W) |
| 2020/01/17 | 6.25 | 9.75 | 2024/08/09 | 8.22 | 8.11 | 8.41 | 8.07 | 8.19 | 8.25 | 8.32 | 8.41 |
| 2020/03/20 | 5.25 | 8.75 | 2024/08/16 | 8.22 | 8.12 | 8.33 | 8.07 | 8.18 | 8.25 | 8.32 | 8.39 |
| 2020/04/15 | 4.25 | 7.75 | 2024/08/23 | 8.20 | 8.14 | 8.17 | 8.06 | 8.17 | 8.23 | 8.22 | 8.30 |
| 2020/05/22 | 3.75 | 7.25 | 2024/08/30 | 8.23 | 8.13 | 8.49 | 8.07 | 8.17 | 8.23 | 8.23 | 8.32 |
| 2020/07/24 | 3.50 | 7.00 | 2024/09/06 | 8.20 | 8.13 | 8.17 | 8.07 | 8.17 | 8.23 | 8.22 | 8.27 |
| 2021/11/19 | 3.75 | 7.25 | 2024/09/13 | 8.20 | 8.13 | 8.13 | 8.07 | 8.17 | 8.23 | 8.22 | 8.27 |
| 2022/01/28 | 4.00 | 7.50 | 2024/09/20 | 7.96 | 7.90 | 8.00 | 7.82 | 8.01 | 8.08 | 8.15 | 8.27 |
| 2022/03/25 | 4.25 | 7.75 | 2024/09/27 | 7.97 | 7.90 | 8.05 | 7.79 | 7.98 | 8.05 | 8.14 | 8.25 |
| 2022/05/20 | 4.75 | 8.25 | 2024/10/04 | 7.95 | 7.88 | 7.99 | 7.79 | 7.97 | 8.04 | 8.12 | 8.25 |
| 2022/07/22 | 5.50 | 9.00 | 2024/10/11 | 7.96 | 7.88 | 7.93 | 7.80 | 7.97 | 8.04 | 8.13 | 8.30 |
| 2022/09/23 | 6.25 | 9.75 | 2024/10/18 | 7.95 | 7.88 | 7.84 | 7.82 | 7.96 | 8.03 | 8.13 | 8.37 |
| 2022/11/25 | 7.00 | 10.50 | 2024/10/25 | 7.97 | 7.89 | 7.96 | 7.82 | 7.94 | 8.02 | 8.11 | 8.37 |
| 2023/01/28 | 7.25 | 10.75 | 2024/11/01 | 7.96 | 7.88 | 7.74 | 7.82 | 7.94 | 8.02 | 8.11 | 8.38 |
| 2023/03/31 | 7.75 | 11.25 | 2024/11/08 | 7.97 | 7.88 | 8.00 | 7.82 | 7.92 | 7.98 | 8.05 | 8.28 |
| 2023/05/26 | 8.25 | 11.75 | 2024/11/15 | 7.98 | 7.89 | 8.29 | 7.82 | 7.89 | 7.93 | 8.04 | 8.30 |
| 2024/09/20 | 8.00 | 11.50 | 2024/11/22 | 7.76 | 7.65 | 7.95 | 7.57 | 7.78 | 7.79 | 7.95 | 8.20 |
| 2024/11/22 | 7.75 | 11.25 | 2024/11/29 | 7.73 | 7.63 | 7.84 | 7.57 | 7.76 | 7.79 | 7.94 | 8.20 |

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| Date | Jibar rates[7] | | | FRA rates[8] | | | SARB debenture rates[9] | | | Treasury bill rates | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 3-month Jibar (1565W) | 6-month Jibar (1566W)) | 12-month Jibar (1567W)) | 3x6 FRA (1568W) | 6x9 FRA (1569W) | 9x12 FRA (1570W) | 7-day SARB debentures (1571W) | 14-day SARB debentures (1572W) | 28-day SARB debentures (1573W) | 91-day Treasury bills (1574W) | 182-day Treasury bills (1575W) | 273-day Treasury bills (1576W) |
| 2024/08/09 | 8.25 | 8.33 | 8.42 | 7.86 | 7.37 | 7.16 | - | - | - | 8.28 | 8.28 | 8.07 |
| 2024/08/16 | 8.25 | 8.31 | 8.39 | 7.88 | 7.38 | 7.15 | - | - | - | 8.25 | 8.19 | 7.91 |
| 2024/08/23 | 8.23 | 8.23 | 8.30 | 7.57 | 7.29 | 6.96 | - | - | - | 8.19 | 8.14 | 7.95 |
| 2024/08/30 | 8.23 | 8.23 | 8.33 | 7.65 | 7.36 | 7.05 | - | - | - | 8.13 | 8.07 | 7.91 |
| 2024/09/06 | 8.23 | 8.22 | 8.28 | 7.59 | 7.28 | 6.95 | - | - | - | 8.14 | 8.11 | 7.95 |
| 2024/09/13 | 8.23 | 8.22 | 8.28 | 7.59 | 7.27 | 6.92 | - | - | - | 8.13 | 8.08 | 7.93 |
| 2024/09/20 | 8.08 | 8.16 | 8.28 | 7.68 | 7.37 | 7.02 | - | - | - | 8.13 | 8.10 | 7.90 |
| 2024/09/27 | 8.05 | 8.13 | 8.25 | 7.63 | 7.27 | 6.93 | - | - | - | 7.97 | 8.05 | 7.91 |
| 2024/10/04 | 8.04 | 8.13 | 8.25 | 7.69 | 7.27 | 7.13 | - | - | - | 8.03 | 8.02 | 7.87 |
| 2024/10/11 | 8.04 | 8.13 | 8.30 | 7.72 | 7.31 | 7.21 | - | - | - | 8.01 | 8.02 | 7.91 |
| 2024/10/18 | 8.03 | 8.13 | 8.38 | 7.69 | 7.43 | 7.29 | - | - | - | 8.01 | 8.05 | 7.90 |
| 2024/10/25 | 8.02 | 8.11 | 8.38 | 7.67 | 7.43 | 7.29 | - | - | - | 7.99 | 8.04 | 7.88 |
| 2024/11/01 | 8.02 | 8.11 | 8.37 | 7.59 | 7.43 | 7.30 | - | - | - | 7.98 | 8.06 | 7.87 |
| 2024/11/08 | 7.98 | 8.05 | 8.29 | 7.51 | 7.40 | 7.29 | - | - | - | 7.98 | 8.04 | 7.86 |
| 2024/11/15 | 7.93 | 8.03 | 8.30 | 7.57 | 7.45 | 7.31 | - | - | - | 7.95 | 8.01 | 7.87 |
| 2024/11/22 | 7.79 | 7.93 | 8.20 | 7.54 | 7.39 | 7.30 | - | - | - | 7.94 | 7.99 | 7.87 |
| 2024/11/29 | 7.79 | 7.93 | 8.20 | 7.51 | 7.29 | 7.17 | - | - | - | 7.81 | 7.95 | 7.77 |

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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] | | | | | | |
| | | | | | Private sector | | Total domestic credit extension | | | | |
| | M1(A) | M1 | M2 | M3 | Total loans and advances[4] | Total claims[5] | | V1(A) | V1 | V2 | V3 |
| | (1370A) | (1371A) | (1373A) | (1374A) | (1369A) | (1347A) | (1368A) | (1420K) | (1421K) | (1422K) | (1423K) |
| 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 | 5.56 | 2.72 | 1.69 | 1.38 |
| 2021 | 5.67 | 5.79 | 5.11 | 5.69 | 4.45 | 2.36 | 4.24 | 5.66 | 2.78 | 1.77 | 1.48 |
| 2022 | 2.37 | 4.24 | 6.48 | 8.60 | 9.23 | 7.69 | 9.52 | 5.73 | 2.79 | 1.78 | 1.47 |
| 2023 | 7.61 | 6.85 | 7.96 | 7.64 | 4.77 | 5.02 | 8.56 | 5.85 | 2.77 | 1.74 | 1.42 |
| 2021: 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 | 5.65 | 2.77 | 1.77 | 1.47 |
| Oct | 4.58 | 4.42 | 2.37 | 3.19 | 3.07 | 1.29 | 2.15 | ... | ... | ... | ... |
| Nov | 7.96 | 6.67 | 5.12 | 6.36 | 4.17 | 2.31 | 4.51 | ... | ... | ... | ... |
| Dec | 5.67 | 5.79 | 5.11 | 5.69 | 4.45 | 2.36 | 4.24 | 5.61 | 2.76 | 1.77 | 1.47 |
| 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 | 5.60 | 2.78 | 1.78 | 1.47 |
| 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 | 5.73 | 2.80 | 1.80 | 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 | 5.82 | 2.81 | 1.80 | 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 | 5.77 | 2.76 | 1.75 | 1.43 |
| 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 | 5.86 | 2.78 | 1.75 | 1.43 |
| Apr | 6.12 | 7.81 | 8.98 | 10.15 | 8.84 | 7.07 | 10.37 | ... | ... | ... | ... |
| May | 4.50 | 7.66 | 8.89 | 10.32 | 7.18 | 6.85 | 8.89 | ... | ... | ... | ... |
| Jun | 6.46 | 6.99 | 10.59 | 11.17 | 7.38 | 6.25 | 9.44 | 5.76 | 2.76 | 1.74 | 1.42 |
| Jul | 3.72 | 7.40 | 8.21 | 9.31 | 6.57 | 5.99 | 8.93 | ... | ... | ... | ... |
| Aug | 2.66 | 6.72 | 7.34 | 8.54 | 4.98 | 4.48 | 6.89 | ... | ... | ... | ... |
| Sep | 1.75 | 5.08 | 6.95 | 7.68 | 5.38 | 4.68 | 7.41 | 5.86 | 2.74 | 1.73 | 1.41 |
| Oct | 1.97 | 4.70 | 6.15 | 6.09 | 4.78 | 4.03 | 7.39 | ... | ... | ... | ... |
| Nov | 2.96 | 4.90 | 6.32 | 5.47 | 4.43 | 3.93 | 6.26 | ... | ... | ... | ... |
| Dec | 7.61 | 6.85 | 7.96 | 7.64 | 4.77 | 5.02 | 8.56 | 5.93 | 2.78 | 1.74 | 1.43 |
| 2024: Jan | 4.76 | 4.80 | 6.60 | 6.61 | 3.43 | 2.93 | 5.76 | ... | ... | ... | ... |
| Feb | 3.02 | 3.99 | 5.64 | 5.71 | 3.55 | 3.05 | 5.50 | ... | ... | ... | ... |
| Mar | 4.54 | 4.79 | 7.14 | 6.85 | 4.79 | 4.89 | 6.06 | 5.83 | 2.76 | 1.72 | 1.41 |
| Apr | 1.12 | 3.50 | 5.90 | 5.75 | 3.21 | 3.66 | 6.63 | ... | ... | ... | ... |
| May | 3.83 | 1.09 | 4.83 | 4.72 | 4.89 | 3.98 | 7.34 | ... | ... | ... | ... |
| Jun | 4.35 | 8.59 | 4.52 | 4.19 | 4.51 | 4.27 | 8.09 | 5.86 | 2.79 | 1.73 | 1.42 |
| Jul | 4.06 | 6.45 | 5.81 | 5.88 | 3.76 | 3.50 | 6.59 | ... | ... | ... | ... |
| Aug | 9.04 | 2.34 | 6.78 | 6.11 | 4.76 | 4.95 | 7.84 | ... | ... | ... | ... |
| Sep | 6.97 | 10.10 | 7.24 | 7.25 | 4.47 | 4.63 | 7.23 | 5.75 | 2.70 | 1.70 | 1.39 |

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1 Measured over a 12-month period.
2 Based on the consolidated liabilities of the monetary sector (as defined in footnote 1 on pages S–18 and S–19).
3 Domestic credit extended by all monetary institutions.
4 Total of instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
5 Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
6 The ratio of the gross domestic product at current prices, seasonally adjusted, to the average value of the relevant seasonally adjusted monetary aggregate.