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General notes

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

... denotes not available

- denotes a value equal to nil

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

National financial account

Flow of funds for the third quarter 2024¹

R millions

Transaction items	Foreign sector		Financial intermediaries										
			Monetary authority		Other monetary institutions ²		Public Investment Corporation ³		Insurers and retirement funds		Other financial institutions		
	S	U	S	U	S	U	S	U	S	U	S	U	
1. Net saving ⁴	34 524		-6 312		19 135		3		39 691		717		
2. Consumption of fixed capital ⁴			258		4 923		8		438		529		
3. Capital transfers	16	79											
4. Gross capital formation ⁴				813	5 355		7		442		295		
5. Net lending (+)/net borrowing (-) (S)	34 461		-6 868		18 703		4		39 688		950		
6. Net financial investment (+) or (-) (U)		34 461		-6 868	18 703		4		39 688		950		
7. Net incurrence of financial liabilities (Total S 9 – 33)	30 971		123 664		309 338		48 476		32 803		80 866		
8. Net acquisition of financial assets (Total U 9 – 33)		65 432		116 796	328 041		48 480		72 491		81 816		
9. Gold and other foreign reserves	-16 653			-16 653									
10. Cash and demand monetary deposits ⁵	-1 147	1 217	107 677	-5 227	48 643	107 571		20 915	8 989		3 710		
11. Short/Medium-term monetary deposits ⁵	10 649	19 566		16 000	173 135			11 039	-2 595		54 287		
12. Long-term monetary deposits ⁵		6 537		-7 059	36 522			-10 284	-3 181		23 860		
13. Funds placed with other financial institutions	-12 306	-3 173			-66			7 869	-23 369	29 856	7 074		
14. Funds placed with other institutions	15 381				15 615		48 476		33 141		265		
15. Treasury bills	-11 355			-605	3 987			-1 458	-2 919		-2 981		
16. Other debt securities ⁶	-31 404	-735		-20 802	40 885	-1 093		-201	1 728	33 479	7 079	19 845	
17. Bank loans and advances	66 229		-34	36 958	37 606	114 182					19 019		
18. Trade credit and short-term loans	91 764	45 489	-3 012	1 443	62 834	84 579			1 775	46 665	15 529	20 855	
19. Short-term government bonds ⁹	-110			2 856	61 159			-6 725	-3 554		-9 923		
20. Long-term government bonds ⁹	-8 113	39 574			-36 705			14 833	29 814		-13 420		
21. Non-marketable debt of central government ⁷													
22. Securities of local governments					-70				62		198		
23. Securities of public enterprises	821	-624	-15		3 734	7 675		2 167	9 044	519	5 487		
24. Other loan stock and preference shares	-27 356	2 491			8 129	-26 628		4 632	546	3 859	1 508	-36	
25. Ordinary shares	-15 687	10 631			21 032	-11 670		-6	-513	-82 245	-1 205		
26. Foreign branch/head office balances													
27. Long-term loans	15 839	-29 187		1	-3 417			-1 303	581	647	3 060	-3 862	
28. Mortgage loans	-15				16 509						-16	-1 199	
29. Interest in insurers and retirement funds ⁸		3 152			238				42 625				
30. Financial derivatives	-36 421	-43 636			-65 061	-63 042		4 337	7 393	-14 199	-14 592		
31. Amounts receivable/payable	-4 556	8 334	60 762	-59 063	-20 728	24 698		7 002	-11 514	5 311	6 565	-975	
32. Other liabilities/assets	-4 589	5 796	-41 714	168 947	-33 732	31 076			-6 571	11 712	11 710	-5 429	
33. Balancing item					-244	26			-191	238	236	-143	

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

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

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

2 Including mutual banks and the Postbank.

3 Before April 2005 the Public Investment Commissioners.

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

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

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

7 Non-marketable bonds and other Treasury bills.

8 Net income of insurers and retirement funds.

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

National financial account (continued)

Flow of funds for the third quarter 2024¹

R millions

General government				Corporate business enterprises				Households, etc.		Total		Sectors
Central and provincial governments		Local governments		Public sector		Private sector						
S	U	S	U	S	U	S	U	S	U	S	U	Transaction items
-160 808		-13 192		-4 768		45 713		70 925		25 627		1. Net saving ⁴
28 790		14 381		24 064		141 090		40 071		254 551		2. Consumption of fixed capital ⁴
1 354	20 979	16 543		80		41	6	4 394	1 364	22 428	22 428	3. Capital transfers
	30 081		15 342		23 438		166 065		38 339		280 178	4. Gross capital formation ⁴
-181 725		2 390		-4 062		20 773		75 686		0		5. Net lending (+)/net borrowing (-) (S)
	-181 725		2 390		-4 062		20 773		75 686			6. Net financial investment (+) or (-) (U)
209 849		-5 208		12 102		115 202		21 431		979 494		7. Net incurrence of financial liabilities (Total S 9 – 33)
	28 124		-2 818		8 040		135 975		97 117		979 494	8. Net acquisition of financial assets (Total U 9 – 33)
	-42 359		1 795		-7 019		50 108		15 473	-16 653	-16 653	9. Gold and other foreign reserves
	38 085		7 710		28 149		-3 595		15 138	155 173	155 173	10. Cash and demand monetary deposits ⁵
	6 945		1 746		6 684		3 879		7 395	183 784	183 784	11. Short/Medium-term monetary deposits ⁵
			395		-1 646		685		29 781	36 522	36 522	12. Long-term monetary deposits ⁵
	15 070				118		-352			17 550	17 550	13. Funds placed with other financial institutions
9 751							2 372			63 857	63 857	14. Funds placed with other institutions
	155			-557		7 785	-5 132			-1 604	-1 604	15. Treasury bills
24		1 471		3 157		12 996		10 672		25 516	25 516	16. Other debt securities ⁶
1 589	-3 086	-14 086		-4 399	-612	31 565	-12 343	-2 138	-1 569	151 140	151 140	17. Bank loans and advances
43 923										181 421	181 421	18. Trade credit and short-term loans
42 209										43 813	43 813	19. Short-term government bonds ⁹
635			27						608	34 096	34 096	20. Long-term government bonds ⁹
		-385					-575			635	635	21. Non-marketable debt of central government ⁷
	-69			18 622					1	-385	-385	22. Securities of local governments
	5 267			449		9 109	2 800			23 681	23 681	23. Securities of public enterprises
				-7 759	-50	-28 296	53 322			-7 615	-7 615	24. Other loan stock and preference shares
-9 436		-2 266		-728	746	-18 329	17 422	-840		-31 223	-31 223	25. Ordinary shares
				-17		9 346		6 012				26. Foreign branch/head office balances
					-39		18 456		20 818	15 310	15 310	27. Long-term loans
				3 356	-5 233	-12 204	-1 082			42 625	42 625	28. Mortgage loans
-45 846	42 348		-3 069	7 942	-6	84 576	46 117	-2 100	4 404	-120 192	-120 192	29. Interest in insurers and retirement funds ⁸
166 750	-34 232	10 004	-11 316	-7 723	-12 789	18 902	-35 971	9 825	5 068	75 101	75 101	30. Financial derivatives
250		54	-106	-241	-263	-248	-136			122 862	122 862	31. Amounts receivable/payable
										-384	-384	32. Other liabilities/assets
												33. Balancing item

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

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

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

2 Including mutual banks and the Postbank.

3 Before April 2005 the Public Investment Commissioners.

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

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

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

7 Non-marketable bonds and other Treasury bills.

8 Net income of insurers and retirement funds.

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

Capital market Selected data

End of	Percentage change ^{1, 2}								
	Real estate	Total value of shares traded ³	Total nominal value of bonds traded ⁶	Total value of derivatives contracts traded ^{3, 5}	Share prices				
	Transfer duty ⁴				Gold mining	Resources	Financial	Industrial	All shares
	(2072A)	(2039A)	(2042A)	(2047A)	(2073A)	(2074A)	(2075A)	(2076A)	(2077A)
2017	0.3	56.3	44.5	10.1	-7.5	16.8	12.2	24.7	21.1
2018	-16.3	-43.9	16.4	-22.2	-3.0	-1.0	-9.2	-25.7	-17.5
2019	0.0	20.5	2.9	15.2	106.5	16.2	-1.2	7.4	7.1
2020	54.0	6.1	-6.2	-2.5	39.3	15.3	-25.2	13.6	6.9
2021	-5.9	-1.3	27.1	-3.0	4.7	8.2	20.0	19.0	20.9
2022	11.5	-5.9	-0.2	12.1	4.1	18.0	2.6	2.0	7.5
2023	-23.3	-6.6	16.2	-6.6	37.0	-8.1	7.2	3.9	0.2
2024	29.2	19.2	-1.9	6.1	12.3	-15.0	23.5	10.1	2.6
2022: Jan	20.7	-14.9	19.9	0.1	-5.5	22.8	26.8	18.1	20.1
Feb.....	14.0	-2.5	3.1	4.3	13.3	24.1	26.0	11.1	17.2
Mar.....	10.9	36.9	24.5	0.2	37.8	24.6	27.0	-16.0	2.0
Apr.....	12.5	25.3	1.9	37.5	26.5	24.2	29.3	-16.7	1.9
May.....	17.2	11.4	17.6	43.8	-4.2	15.4	17.9	-16.8	-2.1
Jun.....	3.3	4.4	22.0	-10.1	-4.4	17.1	10.4	-14.7	-2.0
Jul.....	32.0	-2.9	8.2	-9.5	-3.3	0.5	9.3	-2.1	0.2
Aug.....	23.6	-41.3	11.8	19.3	4.4	4.3	8.2	-0.1	2.6
Sep.....	21.7	-1.8	-9.0	-2.5	2.6	12.6	-1.4	-1.2	2.9
Oct.....	3.7	3.9	11.6	13.3	-2.3	9.0	-1.9	-8.5	-2.0
Nov.....	2.5	9.6	-6.2	22.1	-3.3	15.1	7.4	-6.4	2.0
Dec.....	11.5	-5.9	-0.2	12.1	4.1	18.0	2.6	2.0	7.5
2023: Jan	-6.0	15.1	18.9	10.1	22.0	13.1	-0.2	5.1	7.5
Feb.....	-4.7	-6.7	16.7	6.3	0.4	4.7	-0.2	13.7	8.7
Mar.....	-9.6	-22.4	8.4	6.7	-7.7	-9.0	-7.8	26.9	7.9
Apr.....	-15.0	-19.4	10.7	-13.9	29.8	-6.7	-9.2	33.6	11.5
May.....	-11.9	-1.9	25.3	-7.2	66.9	-0.6	-7.7	34.4	15.0
Jun.....	-13.9	12.9	4.9	12.3	75.7	4.8	-0.2	26.0	14.6
Jul.....	-34.8	-13.8	20.1	18.4	68.1	13.6	7.9	14.4	13.3
Aug.....	-21.8	2.3	20.0	7.8	45.5	1.6	5.5	14.6	8.9
Sep.....	-29.5	-27.6	41.3	-10.4	60.1	5.7	10.1	21.4	14.5
Oct.....	-13.1	-16.2	1.5	7.2	57.0	1.8	6.6	15.3	9.7
Nov.....	-14.5	-12.5	11.9	-11.3	34.2	-4.8	1.4	12.0	4.7
Dec.....	-23.3	-6.6	16.2	-6.6	37.0	-8.1	7.2	3.9	0.2
2024: Jan	-7.6	-20.5	2.6	3.7	12.7	-13.0	5.8	-2.1	-4.9
Feb.....	0.8	-22.8	6.8	-11.8	29.3	-15.7	3.2	-1.8	-6.2
Mar.....	-7.1	-30.2	-15.6	-16.7	31.2	-9.4	6.8	-1.7	-3.3
Apr.....	32.6	32.2	44.5	38.1	17.2	9.5	2.7	-5.9	0.9
May.....	5.6	-14.0	-15.1	-3.5	4.6	-2.1	12.0	1.1	1.3
Jun.....	4.9	-3.5	0.6	3.8	7.4	-6.5	13.7	3.2	1.2
Jul.....	18.8	18.0	12.8	-7.7	28.0	-3.8	14.7	2.5	2.0
Aug.....	9.2	0.1	13.7	-9.8	46.7	-5.9	17.5	5.0	3.0
Sep.....	17.1	23.9	10.4	12.8	37.8	-9.4	24.0	4.6	2.2
Oct.....	27.3	39.0	21.4	0.8	41.8	-2.0	30.3	18.8	12.6
Nov.....	12.8	5.3	9.2	7.5	28.0	-8.8	26.7	9.4	5.2
Dec.....	29.2	19.2	-1.9	6.1	12.3	-15.0	23.5	10.1	2.6
2025: Jan	27.4	33.2	21.5	3.4	38.1	-11.9	16.8	10.1	3.0
Feb.....	17.9	49.5	4.5	16.8	55.1	-5.4	17.5	17.5	9.4

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1 Measured over a 12-month period.

2 Annual figures reflect the values as at December.

3 Source: The JSE Limited.

4 As from 1 March 2023, the threshold for transfer duty exemption changed.

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

6 Source: Strate Limited. Including debt-securities traded on the JSE and Cape Town Stock Exchange.