

Figures 1 to 5

Data available from referenced source.

Central banks' policy-rate responses to global crisis

	US policy rate	euro area policy rate	UK policy rate
	1.00	2.00	3.75
	1.00	2.00	3.75
	1.00	2.00	4.00
	1.00	2.00	4.00
	1.00	2.00	4.00
	1.00	2.00	4.25
30-Jun-04	1.25	2.00	4.50
	1.25	2.00	4.50
10-Aug-04	1.50	2.00	4.75
11-Nov-04	1.75	2.00	4.75
	1.75	2.00	4.75
16-Dec-04	2.00	2.00	4.75
	2.25	2.00	4.75
2005	2.25	2.00	4.75
	2.50	2.00	4.75
	2.75	2.00	4.75
	2.75	2.00	4.75
	3.00	2.00	4.75
	3.25	2.00	4.75
	3.25	2.00	4.75
	3.50	2.00	4.50
	3.75	2.00	4.50
	3.75	2.00	4.50
	4.00	2.00	4.50
	4.25	2.25	4.50
2006	4.50	2.25	4.50
	4.50	2.25	4.50
	4.75	2.50	4.50
	4.75	2.50	4.50
	5.00	2.50	4.50
	5.25	2.75	4.50
	5.25	2.75	4.50
	5.25	3.00	4.75
	5.25	3.00	4.75
	5.25	3.25	4.75
	5.25	3.25	5.00
	5.25	3.50	5.00
2007	5.25	3.50	5.25
	5.25	3.50	5.25
	5.25	3.75	5.25
	5.25	3.75	5.25
	5.25	3.75	5.50
	5.25	4.00	5.50
	5.25	4.00	5.75
	5.25	4.00	5.75
	4.75	4.00	5.75
	4.50	4.00	5.75

Central banks' policy-rate responses to global crisis

	US policy rate	euro area policy rate	UK policy rate
	4.50	4.00	5.75
	4.25	4.00	5.50
2008	3.50	4.00	5.50
	3.00	4.00	5.25
	2.25	4.00	5.25
	2.00	4.00	5.00
	2.00	4.00	5.00
	2.00	4.00	5.00
	2.00	4.25	5.00
	2.00	4.25	5.00
	2.00	4.25	5.00
	1.50	3.75	4.50
	1.00	3.25	3.00
	0.25	2.50	2.00
2009	0.25	2.00	1.50
	0.25	2.00	1.00
	0.25	1.50	0.50

Figures 7 to 9:

Data available from referenced source.

Impaired advances

	Impaired advances	Impaired advances as a percentage of total loans and advances (right-hand scale)
	R billion	Per cent
Jan-09	44.88	2.13
Feb-09	46.77	2.15
Mar-09	49.80	2.25
Apr-09	52.66	2.40
May-09	56.72	2.53
Jun-09	59.90	2.63
Jul-09	66.65	2.93
Aug-09	70.96	3.13
Sep-09	72.09	3.10
Oct-09	80.52	3.42
Nov-09	84.47	3.61
Dec-09	90.81	3.92
Jan-10	97.96	4.19

Figures 11 & 12:

Data available from referenced source.

Index of exchange market pressure¹

	Distress episodes	IEMP (rand/US\$)	2 standard deviations from the mean		Distress episodes	IEMP (rand/US\$)	2 standard deviations from the mean
		Index				Index	
Jan-1981	0.25	0.032	0.1381379	Jul-1984	0.25	0.12914	0.13813793
Feb-1981	0.25	0.075	0.13813793	Aug-1984	0.25	0.18339	0.13813793
Mar-1981	0.25	0.027	0.13813793	Sep-1984	0.25	0.07335	0.13813793
Apr-1981	0.25	0.071	0.13813793	Oct-1984	0.25	0.11969	0.13813793
May-1981	0.25	0.117	0.13813793	Nov-1984	0.25	-0.1603	0.13813793
Jun-1981	0.25	0.15	0.13813793	Dec-1984	0.25	0.12698	0.13813793
Jul-1981	0.25	0.152	0.13813793	Jan-1985	0.25	-0.0602	0.13813793
Aug-1981		-0.016	0.13813793	Feb-1985	0.25	-0.0685	0.13813793
Sep-1981		0.077	0.13813793	Mar-1985	0.25	0.03688	0.13813793
Oct-1981		-0.093	0.13813793	Apr-1985	0.25	-0.1215	0.13813793
Nov-1981		0.047	0.13813793	May-1985	0.25	-0.0068	0.13813793
Dec-1981		0.105	0.13813793	Jun-1985	0.25	-0.1696	0.13813793
Jan-1982		0.048	0.13813793	Jul-1985	0.25	0.09226	0.13813793
Feb-1982		-0.043	0.13813793	Aug-1985	0.25	0.07993	0.13813793
Mar-1982		0.068	0.13813793	Sep-1985	0.25	0.07601	0.13813793
Apr-1982		0.067	0.13813793	Oct-1985	0.25	-0.0705	0.13813793
May-1982		-0.005	0.13813793	Nov-1985	0.25	-0.0122	0.13813793
Jun-1982		0.055	0.13813793	Dec-1985	0.25	-0.0095	0.13813793
Jul-1982		-0.023	0.13813793	Jan-1986	0.25	-0.2613	0.13813793
Aug-1982		0.066	0.13813793	Feb-1986	0.25	-0.112	0.13813793
Sep-1982		-0.114	0.13813793	Mar-1986	0.25	0.02047	0.13813793
Oct-1982		0.038	0.13813793	Apr-1986	0.25	0.01072	0.13813793
Nov-1982		-0.355	0.13813793	May-1986	0.25	0.03811	0.13813793
Dec-1982		-0.013	0.13813793	Jun-1986	0.25	0.11977	0.13813793
Jan-1983		-0.214	0.13813793	Jul-1986		-0.0538	0.13813793
Feb-1983	0.25	-0.163	0.13813793	Aug-1986		-0.0813	0.13813793
Mar-1983	0.25	0.187	0.13813793	Sep-1986		-0.1652	0.13813793
Apr-1983	0.25	-0.059	0.13813793	Oct-1986		-0.0553	0.13813793
May-1983	0.25	0.056	0.13813793	Nov-1986		0.00152	0.13813793
Jun-1983	0.25	0.133	0.13813793	Dec-1986		0.02437	0.13813793
Jul-1983	0.25	-0.007	0.13813793	Jan-1987		-0.1608	0.13813793
Aug-1983	0.25	0.002	0.13813793	Feb-1987		-0.0547	0.13813793
Sep-1983	0.25	-0.01	0.13813793	Mar-1987		-0.0359	0.13813793
Oct-1983	0.25	0.062	0.13813793	Apr-1987		0.00553	0.13813793
Nov-1983	0.25	0.091	0.13813793	May-1987		0.02708	0.13813793
Dec-1983	0.25	0.042	0.13813793	Jun-1987		0.00995	0.13813793
Jan-1984	0.25	0.015	0.13813793	Jul-1987		0.00233	0.13813793
Feb-1984	0.25	-0.01	0.13813793	Aug-1987		0.01546	0.13813793
Mar-1984	0.25	0.028	0.13813793	Sep-1987		0.00211	0.13813793
Apr-1984	0.25	0.033	0.13813793	Oct-1987		-0.0226	0.13813793
May-1984	0.25	-2E-04	0.13813793	Nov-1987		0.01591	0.13813793
Jun-1984	0.25	0.029	0.13813793	Dec-1987		0.0141	0.13813793

Figure 13 Index of exchange market pressure¹

	Distress episodes	IEMP (rand/US\$)	2 standard deviations from the mean		Distress episodes	IEMP (rand/US\$)	2 standard deviations from the mean
		Index				Index	
Jan-1988		0.024	0.13813793	Jul-1991		0.00919	0.13813793
Feb-1988		0.093	0.13813793	Aug-1991		-0.0177	0.13813793
Mar-1988		0.091	0.13813793	Sep-1991		-0.0212	0.13813793
Apr-1988		0.042	0.13813793	Oct-1991		-0.0174	0.13813793
May-1988		0.091	0.13813793	Nov-1991		-0.0363	0.13813793
Jun-1988		-0.046	0.13813793	Dec-1991		0.01608	0.13813793
Jul-1988		0.114	0.13813793	Jan-1992		-0.0544	0.13813793
Aug-1988		0.077	0.13813793	Feb-1992		-0.0051	0.13813793
Sep-1988		-0.04	0.13813793	Mar-1992		0.01153	0.13813793
Oct-1988		0.08	0.13813793	Apr-1992		-0.0365	0.13813793
Nov-1988		0.006	0.13813793	May-1992		-0.0782	0.13813793
Dec-1988		-0.017	0.13813793	Jun-1992		-0.0029	0.13813793
Jan-1989		-0.003	0.13813793	Jul-1992		-0.0842	0.13813793
Feb-1989		0.071	0.13813793	Aug-1992		-0.0805	0.13813793
Mar-1989		0.056	0.13813793	Sep-1992		0.04087	0.13813793
Apr-1989		0.029	0.13813793	Oct-1992		0.01927	0.13813793
May-1989		0.087	0.13813793	Nov-1992		0.0447	0.13813793
Jun-1989		0.02	0.13813793	Dec-1992		0.05848	0.13813793
Jul-1989		-0.044	0.13813793	Jan-1993		-0.003	0.13813793
Aug-1989		-0.007	0.13813793	Feb-1993		0.00078	0.13813793
Sep-1989		0.014	0.13813793	Mar-1993		0.03771	0.13813793
Oct-1989		-0.014	0.13813793	Apr-1993		-0.0471	0.13813793
Nov-1989		-0.026	0.13813793	May-1993		0.08084	0.13813793
Dec-1989		-0.019	0.13813793	Jun-1993		0.0352	0.13813793
Jan-1990		-0.024	0.13813793	Jul-1993		0.04581	0.13813793
Feb-1990		0.005	0.13813793	Aug-1993		-0.0036	0.13813793
Mar-1990		0.014	0.13813793	Sep-1993		-0.0014	0.13813793
Apr-1990		0.041	0.13813793	Oct-1993		-0.0851	0.13813793
May-1990		-0.006	0.13813793	Nov-1993		-0.0256	0.13813793
Jun-1990		0.008	0.13813793	Dec-1993		-0.0886	0.13813793
Jul-1990		-0.024	0.13813793	Jan-1994		0.00616	0.13813793
Aug-1990		-0.046	0.13813793	Feb-1994		0.01939	0.13813793
Sep-1990		-0.002	0.13813793	Mar-1994		0.04823	0.13813793
Oct-1990		-0.01	0.13813793	Apr-1994		0.06677	0.13813793
Nov-1990		-0.031	0.13813793	May-1994		0.06747	0.13813793
Dec-1990		0.017	0.13813793	Jun-1994		-0.0141	0.13813793
Jan-1991		-0.007	0.13813793	Jul-1994		-0.0278	0.13813793
Feb-1991		-0.025	0.13813793	Aug-1994		-0.0811	0.13813793
Mar-1991		0.035	0.13813793	Sep-1994		0.05554	0.13813793
Apr-1991		0.046	0.13813793	Oct-1994		-0.032	0.13813793
May-1991		0.013	0.13813793	Nov-1994		0.00658	0.13813793
Jun-1991		0.04	0.13813793	Dec-1994		0.00023	0.13813793

Figure 13 Index of exchange market pressure¹

	Distress episodes	IEMP (rand/US\$)	2 standard deviations from the mean		Distress episodes	IEMP (rand/US\$)	2 standard deviations from the mean
		Index				Index	
Jan-1995		-0.01	0.13813793	Jul-1998	0.25	0.24732	0.13813793
Feb-1995		0.022	0.13813793	Aug-1998	0.25	0.10493	0.13813793
Mar-1995		-0.005	0.13813793	Sep-1998		-0.0794	0.13813793
Apr-1995		0.075	0.13813793	Oct-1998		-0.109	0.13813793
May-1995		-0.027	0.13813793	Nov-1998		-0.0686	0.13813793
Jun-1995		0.018	0.13813793	Dec-1998		0.0095	0.13813793
Jul-1995		-0.01	0.13813793	Jan-1999		-0.019	0.13813793
Aug-1995		0.003	0.13813793	Feb-1999		-0.0219	0.13813793
Sep-1995		0.01	0.13813793	Mar-1999		-0.0162	0.13813793
Oct-1995		-0.024	0.13813793	Apr-1999		-0.0732	0.13813793
Nov-1995		-0.033	0.13813793	May-1999		0.0264	0.13813793
Dec-1995		4E-04	0.13813793	Jun-1999		-0.0614	0.13813793
Jan-1996		-0.013	0.13813793	Jul-1999		-0.0711	0.13813793
Feb-1996	0.25	0.045	0.13813793	Aug-1999		-0.0016	0.13813793
Mar-1996	0.25	0.076	0.13813793	Sep-1999		-0.0603	0.13813793
Apr-1996	0.25	0.162	0.13813793	Oct-1999		-0.0194	0.13813793
May-1996	0.25	0.105	0.13813793	Nov-1999		-0.0036	0.13813793
Jun-1996	0.25	-0.074	0.13813793	Dec-1999		0.00103	0.13813793
Jul-1996	0.25	0.03	0.13813793	Jan-2000		-0.0697	0.13813793
Aug-1996	0.25	0.064	0.13813793	Feb-2000		0.03042	0.13813793
Sep-1996	0.25	-0.047	0.13813793	Mar-2000		0.02267	0.13813793
Oct-1996	0.25	0.011	0.13813793	Apr-2000		0.04024	0.13813793
Nov-1996		0.026	0.13813793	May-2000		0.08531	0.13813793
Dec-1996		0.038	0.13813793	Jun-2000		-0.0288	0.13813793
Jan-1997		-0.07	0.13813793	Jul-2000		-0.0083	0.13813793
Feb-1997		-0.062	0.13813793	Aug-2000		0.00853	0.13813793
Mar-1997		-0.019	0.13813793	Sep-2000		0.02762	0.13813793
Apr-1997		-0.019	0.13813793	Oct-2000		0.04278	0.13813793
May-1997		-0.095	0.13813793	Nov-2000		0.02249	0.13813793
Jun-1997		-0.015	0.13813793	Dec-2000		0.00096	0.13813793
Jul-1997		-0.002	0.13813793	Jan-2001		0.00403	0.13813793
Aug-1997		-0.006	0.13813793	Feb-2001		0.00723	0.13813793
Sep-1997		-0.005	0.13813793	Mar-2001		0.01691	0.13813793
Oct-1997		-0.012	0.13813793	Apr-2001		0.03123	0.13813793
Nov-1997		0.036	0.13813793	May-2001		-0.0156	0.13813793
Dec-1997		0.006	0.13813793	Jun-2001	0.25	-0.039	0.13813793
Jan-1998		-0.007	0.13813793	Jul-2001	0.25	-0.0057	0.13813793
Feb-1998		-0.047	0.13813793	Aug-2001	0.25	0.01119	0.13813793
Mar-1998		-0.042	0.13813793	Sep-2001	0.25	-0.0057	0.13813793
Apr-1998		0.01	0.13813793	Oct-2001	0.25	0.0634	0.13813793
May-1998	0.25	0.098	0.13813793	Nov-2001	0.25	0.04358	0.13813793
Jun-1998	0.25	0.204	0.13813793	Dec-2001	0.25	0.21121	0.13813793

Figure 13 Index of exchange market pressure¹

	Distress episodes	IEMP (rand/US\$)	2 standard deviations from the mean		Distress episodes	IEMP (rand/US\$)	2 standard deviations from the mean
		Index				Index	
Jan-2002		0.016	0.13813793	Jul-2005		-0.0112	0.13813793
Feb-2002		-0.011	0.13813793	Aug-2005		-0.036	0.13813793
Mar-2002		0.072	0.13813793	Sep-2005		-0.0081	0.13813793
Apr-2002		0.008	0.13813793	Oct-2005		0.03216	0.13813793
May-2002		-0.045	0.13813793	Nov-2005		0.02017	0.13813793
Jun-2002		-0.006	0.13813793	Dec-2005		-0.0573	0.13813793
Jul-2002		-0.006	0.13813793	Jan-2006		-0.0557	0.13813793
Aug-2002		0.066	0.13813793	Feb-2006		-0.0098	0.13813793
Sep-2002		0.044	0.13813793	Mar-2006		0.02046	0.13813793
Oct-2002		-0.016	0.13813793	Apr-2006		-0.0159	0.13813793
Nov-2002		-0.068	0.13813793	May-2006		0.03877	0.13813793
Dec-2002		-0.054	0.13813793	Jun-2006		0.12843	0.13813793
Jan-2003		-0.032	0.13813793	Jul-2006		0.06711	0.13813793
Feb-2003		-0.021	0.13813793	Aug-2006		-0.0168	0.13813793
Mar-2003		-0.027	0.13813793	Sep-2006		0.07958	0.13813793
Apr-2003		-0.029	0.13813793	Oct-2006		0.06207	0.13813793
May-2003		-0.061	0.13813793	Nov-2006		-0.0505	0.13813793
Jun-2003		-0.05	0.13813793	Dec-2006		-0.0084	0.13813793
Jul-2003		-0.04	0.13813793	Jan-2007		0.04628	0.13813793
Aug-2003		-0.071	0.13813793	Feb-2007		-0.0412	0.13813793
Sep-2003		-0.086	0.13813793	Mar-2007		0.01119	0.13813793
Oct-2003		-0.129	0.13813793	Apr-2007		-0.0247	0.13813793
Nov-2003		-0.087	0.13813793	May-2007		0.01114	0.13813793
Dec-2003		0.004	0.13813793	Jun-2007		0.05539	0.13813793
Jan-2004		0.057	0.13813793	Jul-2007		-0.0518	0.13813793
Feb-2004		-0.018	0.13813793	Aug-2007		0.06688	0.13813793
Mar-2004		-0.02	0.13813793	Sep-2007		0.00137	0.13813793
Apr-2004		-0.036	0.13813793	Oct-2007		-0.008	0.13813793
May-2004		0.043	0.13813793	Nov-2007		0.01714	0.13813793
Jun-2004		-0.047	0.13813793	Dec-2007		0.02197	0.13813793
Jul-2004		-0.053	0.13813793	Jan-2008		0.00083	0.13813793
Aug-2004		-0.023	0.13813793	Feb-2008		0.07765	0.13813793
Sep-2004		0.01	0.13813793	Mar-2008		0.02344	0.13813793
Oct-2004		-0.007	0.13813793	Apr-2008		0.01372	0.13813793
Nov-2004		-0.066	0.13813793	May-2008		0.05273	0.13813793
Dec-2004		-0.043	0.13813793	Jun-2008		0.02376	0.13813793
Jan-2005		0.024	0.13813793	Jul-2008		-0.0304	0.13813793
Feb-2005		0.003	0.13813793	Aug-2008		-0.0145	0.13813793
Mar-2005		-0.016	0.13813793	Sep-2008		0.03931	0.13813793
Apr-2005		-0.019	0.13813793	Oct-2008	0.25	0.15265	0.13813793
May-2005		0.009	0.13813793	Nov-2008	0.25	0.05928	0.13813793
Jun-2005		0.056	0.13813793	Dec-2008	0.25	-0.0134	0.13813793

Figure 13 Index of exchange market pressure¹

	Distress episodes	IEMP (rand/US\$)	2 standard deviations from the mean		Distress episodes	IEMP (rand/US\$)	2 standard deviations from the mean
		Index				Index	
Jan-2009		-0.063	0.13813793	Feb-2009			

¹ The index of exchange market pressure is usually defined as a weighted average of the depreciation of the local currency, the percentage change in international reserves, and the change in the domestic interest rates. A rise in the value of the index indicates increasing pressure in the local currency and vice versa.

Reserve adequacy ratios¹

	Guidotti ratio	Augmented Guidotti ratio	Threshold
	Ratio	Ratio	
2005-Q1	0.94	0.62	1
2005-Q2	1.12	0.75	1
2005-Q3	1.18	0.73	1
2005-Q4	1.25	0.73	1
2006-Q1	1.17	0.66	1
2006-Q2	1.14	0.69	1
2006-Q3	1.19	0.74	1
2006-Q4	1.06	0.57	1
2007-Q1	1.14	0.65	1
2007-Q2	1.27	0.69	1
2007-Q3	1.14	0.58	1
2007-Q4	1.20	0.66	1
2008-Q1	1.18	0.65	1
2008-Q2	1.14	0.67	1
2008-Q3	1.07	0.64	1
2008-Q4	1.16	0.77	1

1 Figures for reserves and debt in US\$ million

Changes in business confidence indices of selected countries

	Canada	China	Germany	United Kingdom	South Africa	New Zealand
	Change					
Q1-08	13	-7	2	-3	-19	-33
Q2-08	11	1	-4	-13	-3	19.2
Q3-08	-9	-9	-8	-6	-11	40.3
Q4-08	-22	-22	-10	-11	-1	-36.6
Y-o-Y	-6.8	-36.6	-20.3	-32.4	-34	-10.1

Sources: Global Economics Research (Canada), National Bureau of Statistics (China), IFO Institute for Economic Research (Germany), ICAEW UK Business Confidence Monitor (United Kingdom), Rand Merchant Bank/Bureau for Market Research (South Africa) and National Bank of New Zealand (New Zealand)

Ratio of household debt to disposable income and income gearing

	Income gearing Per cent	Household debt as percentage of disposable income (right-hand scale) Per cent
1985-Q1	12.68	55.0
1985-Q2	12.51	54.5
1985-Q3	11.87	57.0
1985-Q4	10.06	55.5
1986-Q1	9.11	53.9
1986-Q2	8.52	52.9
1986-Q3	7.63	51.3
1986-Q3	7.27	50.9
1987-Q1	5.84	44.6
1987-Q2	6.12	46.3
1987-Q3	6.83	50.8
1987-Q4	6.72	50.3
1988-Q1	6.42	49.5
1988-Q2	7.24	50.5
1988-Q3	7.30	47.6
1988-Q4	8.47	51.4
1989-Q1	9.41	52.1
1989Q2	10.21	53.1
1989-Q2	10.10	50.6
1989-Q3	10.87	52.8
1990-Q1	11.25	54.1
1990-Q2	11.16	53.2
1990-Q3	11.31	53.9
1990-Q4	11.61	55.9
1991-Q1	11.53	55.6
1991-Q2	10.87	54.2
1991-Q3	10.98	55.0
1991-Q4	11.04	55.3
1992-Q1	10.46	52.4
1992-Q2	10.08	52.5
1992-Q3	9.37	51.6
1992-Q4	9.07	52.4
1993-Q1	8.90	53.3
1993-Q2	8.43	52.2
1993-Q3	8.66	53.7
1993-Q4	8.39	53.8
1994-Q1	8.30	54.2
1994-Q2	8.51	55.7
1994-Q3	8.54	55.9
1994-Q4	9.03	56.1
1995-Q1	9.41	56.2
1995-Q2	10.06	57.9
1995-Q3	10.62	58.7
1995-Q4	11.05	60.4
1996-Q1	11.27	60.7

Figure 16 Ratio of household debt to disposable income and income gearing

	Income gearing Per cent	Household debt as percentage of disposable income (right-hand scale) Per cent
1996-Q2	11.92	61.5
1996-Q3	11.91	61.4
1996-Q4	11.84	60.9
1997-Q1	12.36	60.7
1997-Q2	12.34	61.1
1997-Q3	12.10	60.8
1997-Q4	11.96	61.3
1998-Q1	11.6	60.9
1998-Q2	11.2	60.5
1998-Q3	13.4	59.8
1998-Q4	14.2	59.7
1999-Q1	12.7	58.6
1999-Q2	11.1	57.6
1999-Q3	9.7	56.8
1999-Q4	8.7	55.6
2000-Q1	8.1	54.1
2000-Q2	7.8	53.3
2000-Q3	7.7	52.7
2000-Q4	7.7	53.1
2001-Q1	7.7	52.8
2001-Q2	7.5	52.3
2001-Q3	7.1	52.6
2001-Q4	6.8	52.7
2002-Q1	7.1	51.2
2002-Q2	7.7	51.6
2002-Q3	8.1	50.0
2002-Q4	8.5	49.8
2003-Q1	8.8	51.8
2003-Q2	8.6	52.1
2003-Q3	8.0	53.2
2003-Q4	6.4	52.6
2004-Q1	6.3	54.6
2004-Q2	6.3	55.8
2004-Q3	6.5	57.3
2004-Q4	6.5	58.5
2005-Q1	6.7	59.8
2005-Q2	6.4	62.1
2005-Q3	6.8	64.5
2005-Q4	7.2	66.8
2006-Q1	7.3	68.8
2006-Q2	7.3	70.3
2006-Q3	8.1	72.4
2006-Q4	8.9	72.8
2007-Q1	9.4	75.3
2007-Q2	9.7	76.5

Figure 16 Ratio of household debt to disposable income and income gearing

	Income gearing Per cent	Household debt as percentage of disposable income (right-hand scale) Per cent
2007-Q3	10.3	77.7
2007-Q4	10.9	77.9
2008-Q1	8.7	78.2
2008-Q2	9.3	76.5
2008-Q3	9.3	75.6
2008-Q4	9.8	76.4

House price index¹

	House price index Annual percentage change
Jan-00	12.0
Feb-00	14.1
Mar-00	15.5
Apr-00	16.0
May-00	16.2
Jun-00	16.4
Jul-00	17.2
Aug-00	18.4
Sep-00	19.7
Oct-00	20.4
Nov-00	20.0
Dec-00	18.8
Jan-01	17.1
Feb-01	15.4
Mar-01	14.1
Apr-01	13.6
May-01	13.6
Jun-01	14.0
Jul-01	14.4
Aug-01	14.4
Sep-01	14.2
Oct-01	13.9
Nov-01	13.7
Dec-01	13.5
Jan-02	13.5
Feb-02	13.7
Mar-02	13.9
Apr-02	14.2
May-02	14.6
Jun-02	15.1
Jul-02	15.5
Aug-02	15.9
Sep-02	16.1
Oct-02	16.3
Nov-02	16.6
Dec-02	17.1
Jan-03	17.9
Feb-03	18.9
Mar-03	20.0
Apr-03	20.9
May-03	21.2
Jun-03	21.2
Jul-03	21.0
Aug-03	20.9

House price index¹

	House price index Annual percentage change
Sep-03	21.1
Oct-03	21.9
Nov-03	23.3
Dec-03	25.0
Jan-04	26.6
Feb-04	28.0
Mar-04	29.1
Apr-04	30.0
May-04	31.0
Jun-04	32.3
Jul-04	33.6
Aug-04	34.8
Sep-04	35.7
Oct-04	35.7
Nov-04	34.9
Dec-04	33.4
Jan-05	31.5
Feb-05	29.7
Mar-05	27.9
Apr-05	26.3
May-05	24.8
Jun-05	23.3
Jul-05	21.8
Aug-05	20.4
Sep-05	19.2
Oct-05	18.2
Nov-05	17.5
Dec-05	17.1
Jan-06	16.7
Feb-06	16.4
Mar-06	16.1
Apr-06	15.8
May-06	15.6
Jun-06	15.2
Jul-06	14.9
Aug-06	14.6
Sep-06	14.4
Oct-06	14.4
Nov-06	14.6
Dec-06	15.0
Jan-07	15.4
Feb-07	15.7
Mar-07	15.8
Apr-07	15.7

House price index¹

	House price index Annual percentage change
May-07	15.5
Jun-07	15.4
Jul-07	15.3
Aug-07	15.0
Sep-07	14.4
Oct-07	13.5
Nov-07	12.3
Dec-07	10.8
Jan-08	9.2
Feb-08	7.8
Mar-08	6.6
Apr-08	5.6
May-08	4.7
Jun-08	3.8
Jul-08	2.9
Aug-08	2.1
Sep-08	1.4
Oct-08	0.7
Nov-08	0.0
Dec-08	-0.5
Jan-09	-0.9
Feb-09	-1.3

1 The house price index is based on the total purchase price of houses in the 80m²-400m² size category valued at R3,1 million or less in 2008 (including improvements), in respect of which loan applications were approved by Absa. Prices are smoothed in an attempt to exclude the distorting seasonal factors and outliers in the data

Mortgage debt as a percentage of market value of housing

	Mortgage debt as percentage of market value of housing
	Per cent
2000-Q1	68.5
2000-Q2	67.5
2000-Q3	67.0
2000-Q4	65.3
2001-Q1	63.2
2001-Q2	62.2
2001-Q3	61.4
2001-Q4	60.4
2002-Q1	60.3
2002-Q2	60.6
2002-Q3	57.4
2002-Q4	56.4
2003-Q1	56.3
2003-Q2	54.3
2003-Q3	53.6
2003-Q4	51.4
2004-Q1	51.7
2004-Q2	49.9
2004-Q3	48.7
2004-Q4	49.1
2005-Q1	48.7
2005-Q2	49.3
2005-Q3	50.3
2005-Q4	51.8
2006-Q1	52.3
2006-Q2	53.6
2006-Q3	55.3
2006-Q4	55.6
2007-Q1	55.9
2007-Q2	56.8
2007-Q3	58.0
2007-Q4	58.9
2008-Q1	62.5
2008-Q2	62.5
2008-Q3	62.6
2008-Q4	64.7

House price trends in selected countries

Country	Year on year (% change)	Quarter on quarter (% change)
	2008 Q4	2008 Q4
Australia	-3.3	-0.8
Canada	-6.2	-2.1
China	1.6	-1.1
Denmark	-7	-5.1
France	-3.1	-6.4
Germany	-0.7	0
Iceland	-14	-11.3
Ireland	-9.1	-3.3
Israel	10.5	-1.2
New Zealand	-5.3	-0.1
Norway	-7.5	-6.2
Russia	19.7	-7.8
South Africa	0.1	-0.2
Sweden	-1.8	-3.4
Switzerland	4.6	1.2
United	-14.7	-5.1
United States	-12.1	-3.5

Total value settled versus real-time line settlements

	All Streams	Real time line
2000	42,239	26,642
2001	49,430	38,175
2002	47,339	43,764
2003	49,705	46,251
2004	51,533	47,724
2005	57,574	53,242
2006	59,331	54,320
2007	72,399	66,562
2008	89,381	82,920

Electronic fund transfer and cheques

	cheques	EFT credits	Eft debits	ZAPS
Jan-00	358,714,073,704	176,760,751,522	0	64,606,966,506
Feb-00	370,685,088,741	191,753,893,334	0	62,570,124,555
Mar-00	404,462,847,992	227,222,799,146	0	74,176,116,279
Apr-00	305,132,940,743	187,827,422,998	0	58,746,409,075
May-00	340,226,726,726	219,603,025,402	0	66,474,351,172
Jun-00	347,156,292,807	234,911,769,912	0	67,472,671,182
Jul-00	330,580,998,459	234,248,157,992	0	73,084,423,269
Aug-00	325,859,986,103	237,747,570,448	0	67,525,278,488
Sep-00	338,905,316,652	236,187,855,838	0	70,080,294,695
Oct-00	336,369,368,695	266,391,493,801	0	79,137,061,924
Nov-00	301,493,849,938	247,172,768,378	0	50,826,132,866
Dec-00	273,215,737,643	222,342,957,678	0	32,205,698,963
Jan-01	274,641,093,831	246,830,076,097	0	28,721,201,986
Feb-01	262,056,082,243	241,402,024,439	0	12,832,189,887
Mar-01	314,888,422,752	277,363,021,126	0	9,410,483,313
Apr-01	249,477,409,138	257,655,040,303	0	5,212,173,863
May-01	274,787,143,424	260,681,345,095	0	5,824,482,223
Jun-01	269,288,955,286	280,845,313,623	0	6,001,123,689
Jul-01	269,051,575,197	288,131,927,020	0	6,208,912,381
Aug-01	253,638,994,923	272,970,443,757	0	6,289,508,649
Sep-01	234,250,842,074	265,801,944,902	0	5,765,090,399
Oct-01	267,512,799,040	310,658,369,350	0	7,028,267,161
Nov-01	227,330,058,921	289,444,805,597	0	6,208,145,963
Dec-01	206,798,068,569	295,084,831,396	0	5,935,878,883
Jan-02	129,268,428,107	179,191,997,331	0	6,282,163,274
Feb-02	111,324,522,634	121,281,434,835	0	6,686,553,281
Mar-02	117,903,470,801	129,123,711,341	0	6,686,853,243
Apr-02	119,407,444,728	136,033,818,607	0	7,633,862,561
May-02	123,168,850,924	142,782,347,327	0	8,652,980,818
Jun-02	108,522,712,390	124,845,949,018	6,326,395,542	7,133,202,737
Jul-02	127,575,531,800	136,796,440,815	15,505,285,324	8,372,947,884
Aug-02	117,233,515,123	131,028,063,818	14,611,071,444	7,550,703,528
Sep-02	114,389,651,885	128,790,604,283	14,533,073,290	6,270,504,332
Oct-02	129,084,659,704	145,197,100,782	15,556,923,380	7,427,682,413
Nov-02	117,020,587,631	143,463,006,186	14,961,785,584	7,490,642,961
Dec-02	118,306,289,621	146,297,864,254	15,983,457,614	6,321,716,903
Jan-03	104,804,310,100	130,137,967,094	15,026,552,386	6,640,076,821
Feb-03	105,595,117,339	133,854,674,345	15,440,548,085	6,083,119,691
Mar-03	109,658,894,625	142,957,488,046	16,058,494,267	6,222,267,515
Apr-03	105,817,436,412	140,092,497,735	15,626,566,746	5,789,214,077
May-03	110,699,540,657	147,554,573,462	15,976,923,768	6,226,251,343
Jun-03	107,445,637,137	147,916,332,127	15,612,680,306	6,079,524,189
Jul-03	115,205,558,443	159,609,234,376	16,218,166,716	6,605,055,540
Aug-03	110,231,752,815	151,163,100,110	15,532,693,636	6,172,440,907
Sep-03	115,352,574,020	160,186,469,584	16,534,119,830	5,916,573,355
Oct-03	120,307,577,010	170,264,616,250	16,927,656,572	6,241,103,117
Nov-03	106,918,797,732	159,116,634,842	15,718,607,538	5,358,322,378

Electronic fund transfer and cheques

	cheques	EFT credits	Eft debits	ZAPS
Dec-03	117,726,727,044	178,533,443,381	17,962,801,953	5,555,053,578
Jan-04	99,064,877,550	148,047,681,737	16,354,709,918	5,264,567,958
Feb-04	104,292,053,897	157,359,619,336	15,927,022,295	5,068,587,857
Mar-04	116,569,095,042	181,320,491,541	18,616,715,005	6,257,456,031
Apr-04	101,650,666,498	161,641,708,294	17,231,149,906	5,346,859,842
May-04	108,288,776,558	172,851,733,929	17,728,546,676	5,241,850,363
Jun-04	110,291,970,064	176,669,782,779	18,014,301,136	5,357,941,454
Jul-04	114,872,824,218	182,785,101,099	18,277,885,382	5,587,175,613
Aug-04	110,596,404,855	180,674,199,778	18,668,627,158	5,604,343,597
Sep-04	110,614,034,658	183,268,669,178	18,549,567,830	5,656,613,710
Oct-04	111,543,900,947	185,115,424,304	18,513,148,760	5,478,105,982
Nov-04	108,385,588,214	201,367,793,869	19,918,661,667	5,656,381,169
Dec-04	129,374,725,564	205,539,914,995	20,501,750,965	5,908,493,210
Jan-05	98,089,328,266	170,332,092,752	18,938,816,044	5,201,994,485
Feb-05	103,977,882,423	181,775,270,507	19,054,480,277	5,278,047,005
Mar-05	111,327,750,521	197,311,738,696	20,787,255,235	5,575,646,348
Apr-05	105,185,290,671	196,311,018,178	19,948,585,019	5,498,569,175
May-05	111,044,295,191	203,604,679,764	21,252,952,657	5,373,499,949
Jun-05	112,321,215,395	208,113,072,392	21,345,072,728	5,771,265,719
Jul-05	109,405,992,257	208,469,590,116	21,157,530,010	5,539,157,457
Aug-05	116,284,066,520	224,826,492,794	23,373,333,026	5,491,485,300
Sep-05	118,057,090,569	226,649,935,783	23,197,922,680	5,708,087,428
Oct-05	113,538,905,148	225,054,338,854	23,415,891,241	6,211,852,610
Nov-05	116,633,812,279	235,268,181,700	23,752,705,403	5,949,691,723
Dec-05	116,705,441,019	241,065,035,765	24,611,247,147	6,172,050,735
Jan-06	100,951,191,719	205,458,067,833	23,728,356,210	6,429,332,460
Feb-06	106,147,563,957	219,782,446,016	23,714,558,646	5,681,121,253
Mar-06	120,745,181,753	248,553,557,874	25,721,259,713	6,853,763,785
Apr-06	95,459,522,726	211,936,943,649	23,543,308,838	5,464,070,492
May-06	118,072,602,043	255,383,930,891	27,441,104,997	6,985,081,214
Jun-06	114,740,023,162	259,013,457,237	26,136,017,924	6,725,981,524
Jul-06	114,728,135,021	257,765,739,758	27,113,642,194	6,536,582,559
Aug-06	120,112,468,877	269,631,060,856	28,268,143,600	6,695,090,523
Sep-06	116,377,479,164	261,561,924,522	27,850,958,824	5,708,725,064
Oct-06	123,006,983,687	281,910,956,795	29,194,218,598	5,423,959,518
Nov-06	122,290,783,889	292,453,914,442	29,415,017,472	5,145,698,632
Dec-06	117,241,867,353	287,437,135,724	29,453,199,353	4,685,972,681
Jan-07	104,384,368,906	256,795,984,504	30,406,182,007	4,878,763,931
Feb-07	110,385,678,552	271,128,566,011	29,487,569,095	4,711,384,481
Mar-07	122,868,511,267	309,495,098,226	31,219,893,802	5,138,596,758
Apr-07	103,035,065,828	274,213,134,152	30,368,928,867	4,353,256,912
May-07	123,990,145,940	314,560,426,390	32,293,057,362	5,153,129,042
Jun-07	114,991,100,638	304,858,742,975	31,986,469,398	5,313,171,051
Jul-07	121,596,674,072	323,260,099,181	33,678,892,517	5,587,850,024
Aug-07	119,930,818,226	331,134,907,273	34,975,742,363	6,130,184,742
Sep-07	113,679,088,248	297,859,156,601	33,132,555,360	5,347,386,852
Oct-07	124,701,021,398	349,498,418,207	36,966,464,785	5,947,907,058

Electronic fund transfer and cheques

	cheques	EFT credits	Eft debits	ZAPS
Nov-07	118,730,219,796	356,697,990,847	35,826,031,479	5,672,476,945
Dec-07	108,626,872,083	333,726,118,568	37,033,280,870	5,495,098,361
Jan-08	100,526,743,333	301,233,020,840	36,669,032,789	5,501,453,677
Feb-08	108,014,431,527	330,417,874,627	37,198,342,768	6,356,128,075
Mar-08	108,353,516,606	334,582,390,534	38,558,889,246	6,142,363,388
Apr-08	105,581,384,722	355,140,429,909	39,205,817,461	6,330,711,067
May-08	104,616,816,039	350,257,388,116	38,702,524,876	6,032,591,829
Jun-08	104,714,699,551	354,526,386,169	40,271,068,042	6,390,733,082
Jul-08	113,585,944,566	391,444,123,155	42,161,668,195	6,687,327,672
Aug-08	101,126,902,518	357,067,719,298	41,666,550,891	5,811,538,162
Sep-08	106,536,314,034	374,645,415,489	43,423,637,926	5,955,412,100
Oct-08	110,587,148,007	395,195,105,928	42,970,540,883	7,388,375,835
Nov-08	92,095,516,462	358,161,517,766	39,906,633,890	6,109,850,761
Dec-08	102,167,869,051	391,948,865,420	43,931,734,088	6,571,168,042

SASWITCH (ATMs) and cards

	credit cards	SASWITCH	debit cards
Jan-00	-	-	-
Feb-00	-	-	-
Mar-00	-	-	-
Apr-00	-	-	-
May-00	-	-	-
Jun-00	-	-	-
Jul-00	-	-	-
Aug-00	-	-	-
Sep-00	-	1,630,866,204	-
Oct-00	-	2,199,969,900	-
Nov-00	-	2,191,376,530	-
Dec-00	-	2,344,572,194	-
Jan-01	-	2,210,111,668	-
Feb-01	-	2,027,531,586	-
Mar-01	-	2,407,413,725	-
Apr-01	-	2,308,097,130	-
May-01	-	2,295,232,140	-
Jun-01	-	2,324,880,181	-
Jul-01	-	2,322,476,290	4,903,936
Aug-01	-	2,369,429,341	15,833,539
Sep-01	-	2,333,934,881	18,094,826
Oct-01	-	2,583,962,422	22,013,557
Nov-01	-	2,586,073,555	24,359,247
Dec-01	-	3,295,720,276	44,712,029
Jan-02	-	2,409,892,300	28,971,456
Feb-02	-	2,218,388,397	29,117,478
Mar-02	-	2,611,524,751	39,267,303
Apr-02	-	2,513,372,840	42,291,524
May-02	-	2,600,459,394	48,103,621
Jun-02	-	2,458,702,770	53,051,290
Jul-02	-	2,813,054,144	61,560,971
Aug-02	-	2,769,833,048	67,636,186
Sep-02	-	2,657,811,116	72,269,498
Oct-02	-	2,738,428,559	81,670,675
Nov-02	-	2,872,395,320	107,444,043
Dec-02	-	3,593,720,782	185,533,797
Jan-03	-	2,677,747,449	128,455,750
Feb-03	-	2,517,203,005	129,167,280
Mar-03	-	2,905,326,779	169,523,099
Apr-03	-	2,763,363,628	171,779,314
May-03	-	2,865,713,154	202,559,940
Jun-03	-	2,648,748,370	219,895,674
Jul-03	-	2,760,713,142	264,975,314
Aug-03	-	2,829,574,483	282,512,147
Sep-03	-	2,889,277,616	314,973,557
Oct-03	-	2,929,308,484	337,476,743
Nov-03	-	2,867,849,351	381,881,090

SASWITCH (ATMs) and cards

	credit cards	SASWITCH	debit cards
Dec-03	-	3,846,012,681	658,948,437
Jan-04	-	2,855,474,459	441,924,388
Feb-04	-	2,650,901,549	423,806,209
Mar-04	-	3,054,787,645	523,493,287
Apr-04	-	2,984,759,779	531,323,008
May-04	-	3,030,818,684	578,387,961
Jun-04	-	2,827,608,243	575,935,972
Jul-04	-	3,069,290,923	647,652,487
Aug-04	-	2,875,520,387	638,471,624
Sep-04	-	2,878,036,118	686,394,566
Oct-04	-	3,041,627,476	746,716,037
Nov-04	5,154,343,105	3,078,287,907	835,011,790
Dec-04	12,264,356,226	3,878,532,983	1,255,621,023
Jan-05	6,515,039,066	2,919,928,471	842,599,121
Feb-05	6,362,804,993	2,820,011,354	810,892,961
Mar-05	7,530,148,418	3,278,812,899	983,014,777
Apr-05	7,480,045,970	3,160,184,602	998,069,356
May-05	7,444,178,080	3,156,066,912	1,029,903,237
Jun-05	7,430,616,009	3,101,654,717	1,052,438,160
Jul-05	7,591,558,741	3,287,149,471	1,110,590,738
Aug-05	8,153,072,598	3,336,340,614	1,170,589,166
Sep-05	8,145,514,834	3,350,480,124	1,235,662,950
Oct-05	9,301,907,343	3,521,071,392	1,670,154,608
Nov-05	9,536,342,911	3,451,065,533	1,782,649,114
Dec-05	11,527,069,262	4,465,009,616	2,657,619,170
Jan-06	8,647,178,244	3,270,418,662	1,770,821,019
Feb-06	8,036,539,074	3,189,853,738	1,661,343,353
Mar-06	9,417,699,230	3,717,663,620	2,022,167,573
Apr-06	9,279,614,599	3,659,963,777	2,010,063,895
May-06	9,959,981,885	3,741,786,114	2,132,552,343
Jun-06	9,580,101,865	3,683,650,154	2,036,116,158
Jul-06	9,851,293,454	3,846,612,052	2,224,314,012
Aug-06	10,600,683,225	3,786,304,264	2,207,626,148
Sep-06	10,628,993,164	4,078,935,796	2,383,721,855
Oct-06	10,944,719,188	4,048,767,837	2,376,582,918
Nov-06	11,583,345,898	4,166,467,863	2,484,568,631
Dec-06	14,236,385,161	5,359,086,139	3,578,635,624
Jan-07	11,628,033,011	4,167,433,503	2,456,522,285
Feb-07	10,708,574,247	3,913,923,372	2,282,862,577
Mar-07	12,224,360,415	4,662,283,325	2,822,630,335
Apr-07	11,400,755,438	4,512,655,589	2,703,784,197
May-07	12,787,019,751	4,558,280,138	2,783,315,056
Jun-07	12,174,809,943	4,676,553,812	2,860,443,884
Jul-07	12,705,825,430	4,670,054,652	2,927,850,998
Aug-07	12,648,358,631	4,834,015,021	2,975,611,833
Sep-07	12,394,701,536	4,880,958,536	3,054,392,435
Oct-07	13,839,651,434	5,179,477,318	3,285,644,245

SASWITCH (ATMs) and cards

	credit cards	SASWITCH	debit cards
Nov-07	13,648,749,829	5,240,864,411	3,387,619,152
Dec-07	16,821,361,638	6,746,281,378	4,972,614,436
Jan-08	13,386,023,111	4,886,166,620	3,213,087,836
Feb-08	17,257,820,389	5,152,523,640	3,240,279,788
Mar-08	14,244,517,040	5,906,974,072	3,780,111,614
Apr-08	14,672,954,635	5,700,969,318	3,682,503,651
May-08	14,737,185,705	5,987,812,832	3,911,692,521
Jun-08	13,967,577,480	5,613,310,094	3,753,593,496
Jul-08	15,214,085,700	5,760,231,086	3,893,491,354
Aug-08	14,665,077,254	5,991,522,287	3,999,062,425
Sep-08	15,459,344,087	6,084,363,754	4,158,899,386
Oct-08	15,477,781,698	6,252,386,116	4,324,827,328
Nov-08	15,082,613,148	6,050,050,784	4,382,566,388
Dec-08	20,089,011,950	7,801,298,868	6,503,904,311

Liquidity provided by central banks: August -December 2008¹

	Fed	BoE	ECB	SARB
Aug WK 1	100.0	100.0	100.0	100.0
Aug WK 2	99.5	96.9	98.7	92.6
Aug WK 3	99.9	97.8	102.2	95.4
Aug WK 4	99.6	97.6	96.8	91.9
Sep WK 1	100.4	102.3	100.2	99.8
Sep WK 2	100.0	97.5	98.7	111.1
Sep WK 3	104.7	123.5	102.2	114.8
Sep WK 4	127.4	144.1	96.6	120.4
Oct WK 1	156.2	195.2	104.6	129.6
Oct WK 2	167.9	208.4	136.3	114.8
Oct WK 3	195.4	289.6	158.7	110.9
Oct WK 4	202.5	306.0	165.9	108.3
Nov WK 1	210.3	278.7	164.6	107.4
Nov WK 2	230.9	262.7	180.2	101.9
Nov WK 3	246.9	247.7	155.2	101.9
Nov WK 4	244.7	274.7	171.8	106.9
Nov WK 5	235.0	250.1	172.4	107.4
Dec WK 1	237.8	271.2	170.6	114.8
Dec WK 2	251.2	246.7	171.1	114.8
Dec WK 3	249.9	235.8	179.7	125.0
Dec WK 4	244.9	248.1	178.0	103.7
Dec WK 5	249.1	249.5	180.9	99.5

1 Because of different monetary policy implementation frameworks, instruments and reporting formats, the levels of the indices are not directly comparable, but intended to illustrate relative trends

Fed: Credit to financial institutions

BoE: Increase in liquidity-providing central bank assets

ECB: Amounts provided in both main and longer-term refinancing operations

SARB: Amounts provided in refinancing operations

Figures B & G:

Data available from referenced source.

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20-day moving average
Aug-2006	2006/08/01	15026	
	2006/08/02	9046	
	2006/08/03	8321	
	2006/08/04	4900	
	2006/08/07	8445	
	2006/08/08	4994	
	2006/08/09	4994	
	2006/08/10	5960	
	2006/08/11	2292	
	2006/08/14	6773	
	2006/08/15	9368	
	2006/08/16	8081	
	2006/08/17	6759	
	2006/08/18	6954	
	2006/08/21	6019	
	2006/08/22	3327	
	2006/08/23	5161	
	2006/08/24	11567	
	2006/08/25	6586	
Aug-2006	2006/08/28	7988	7128
	2006/08/29	6815	6717
	2006/08/30	13070	6919
	2006/08/31	14479	7227
Sep-2006	2006/09/01	12481	7606
	2006/09/04	11879	7777
	2006/09/05	10582	8057
	2006/09/06	11621	8388
	2006/09/07	14499	8815
	2006/09/08	14057	9403
	2006/09/11	12726	9701
	2006/09/12	8414	9653
	2006/09/13	11303	9814
	2006/09/14	10897	10021
	2006/09/15	11621	10255
	2006/09/18	11171	10512
	2006/09/19	9827	10837
	2006/09/20	6847	10922
	2006/09/21	7884	10737
	2006/09/22	8383	10827
	2006/09/25	8383	10847
	2006/09/26	5682	10790
	2006/09/27	8082	10541
	2006/09/28	8714	10253
	2006/09/29	9860	10122
Oct-2006	2006/10/02	8324	9944

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Oct-2006	2006/10/03	6832	9756
	2006/10/04	4880	9419
	2006/10/05	10993	9244
	2006/10/06	8067	8945
	2006/10/09	9495	8783
	2006/10/10	5884	8656
	2006/10/11	8006	8492
	2006/10/12	10078	8451
	2006/10/13	8098	8275
	2006/10/16	9961	8214
	2006/10/17	7552	8100
	2006/10/18	6052	8061
	2006/10/19	6445	7989
	2006/10/20	9944	8067
	2006/10/23	9340	8114
	2006/10/24	9658	8313
	2006/10/25	10151	8417
	2006/10/26	10485	8505
	2006/10/27	10672	8546
	2006/10/30	10570	8658
	2006/10/31	8047	8719
Nov-2006	2006/11/01	8589	8904
	2006/11/02	14706	9090
	2006/11/03	10298	9202
	2006/11/06	10389	9246
	2006/11/07	10697	9487
	2006/11/08	16991	9936
	2006/11/09	7333	9799
	2006/11/10	9611	9875
	2006/11/13	8154	9784
	2006/11/14	6521	9733
	2006/11/15	4035	9632
	2006/11/16	6012	9610
	2006/11/17	7082	9467
	2006/11/20	5364	9268
	2006/11/21	4669	9019
	2006/11/22	5166	8770
	2006/11/23	9688	8730
	2006/11/24	11042	8748
	2006/11/27	6746	8557
	2006/11/28	8534	8581
	2006/11/29	5006	8402
	2006/11/30	5866	7960
Dec-2006	2006/12/01	8624	7877
	2006/12/04	14139	8064

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Dec-2006	2006/12/05	11738	8116
	2006/12/06	11592	7846
	2006/12/07	8373	7898
	2006/12/08	6328	7734
	2006/12/11	9014	7777
	2006/12/12	6344	7768
	2006/12/13	7184	7926
	2006/12/14	9660	8108
	2006/12/15	7873	8148
	2006/12/18	11459	8452
	2006/12/19	4823	8460
	2006/12/20	5100	8457
	2006/12/21	5609	8253
	2006/12/22	9701	8186
	2006/12/25	9701	8333
	2006/12/26	9701	8392
	2006/12/27	8387	8561
	2006/12/28	12734	8904
	2006/12/29	9051	8926
Jan-2007	2007/01/01	9051	8671
	2007/01/02	15318	8850
	2007/01/03	13474	8944
	2007/01/04	8345	8943
	2007/01/05	8083	9031
	2007/01/08	11484	9154
	2007/01/09	8536	9264
	2007/01/10	14480	9629
	2007/01/11	9807	9636
	2007/01/12	6134	9549
	2007/01/15	6752	9314
	2007/01/16	3421	9243
	2007/01/17	3062	9142
	2007/01/18	3688	9045
	2007/01/19	4281	8774
	2007/01/22	3649	8472
	2007/01/23	7147	8344
	2007/01/24	5270	8188
	2007/01/25	6668	7885
	2007/01/26	6032	7734
	2007/01/29	5005	7532
	2007/01/30	7100	7121
	2007/01/31	13774	7136
Feb-2007	2007/02/01	17168	7577
	2007/02/02	7698	7558
	2007/02/05	4231	7195

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Feb-2007	2007/02/06	6707	7104
	2007/02/07	8463	6803
	2007/02/08	8839	6754
	2007/02/09	7112	6803
	2007/02/12	5276	6730
	2007/02/13	9449	7031
	2007/02/14	7165	7236
	2007/02/15	6494	7376
	2007/02/16	5243	7424
	2007/02/19	6619	7573
	2007/02/20	3771	7404
	2007/02/21	4309	7356
	2007/02/22	5914	7318
	2007/02/23	8644	7449
	2007/02/26	9255	7662
	2007/02/27	10342	7824
	2007/02/28	12933	7782
Mar-2007	2007/03/01	5734	7210
	2007/03/02	7909	7220
	2007/03/05	8006	7409
	2007/03/06	3180	7233
	2007/03/07	855	6852
	2007/03/08	0	6410
	2007/03/09	0	6055
	2007/03/12	0	5791
	2007/03/13	0	5319
	2007/03/14	0	4960
	2007/03/15	0	4636
	2007/03/16	0	4373
	2007/03/19	0	4043
	2007/03/20	0	3854
	2007/03/21	0	3639
	2007/03/22	0	3343
	2007/03/23	0	2911
	2007/03/26	0	2448
	2007/03/27	8331	2347
	2007/03/28	4586	1930
	2007/03/29	6788	1983
	2007/03/30	10678	2121
Apr-2007	2007/04/02	15507	2496
	2007/04/03	5308	2603
	2007/04/04	8240	2972
	2007/04/05	4325	3188
	2007/04/06	4325	3404
	2007/04/09	4325	3621

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Apr-2007	2007/04/10	5871	6524
	2007/04/11	6581	7072
	2007/04/12	7166	6975
	2007/04/13	9454	7381
	2007/04/16	8029	7484
	2007/04/17	10832	6017
	2007/04/18	5001	6267
	2007/04/19	5647	6550
	2007/04/20	7711	6935
	2007/04/23	11439	7507
	2007/04/24	7116	7446
	2007/04/25	9283	7681
	2007/04/26	8849	7784
	2007/04/27	8849	7693
	2007/04/30	7063	7271
May-2007	2007/05/01	7063	7358
	2007/05/02	7240	7308
	2007/05/03	7696	7477
	2007/05/04	16255	8074
	2007/05/07	18000	8757
	2007/05/08	5395	8597
	2007/05/09	6304	8493
	2007/05/10	14641	8760
	2007/05/11	31298	9699
	2007/05/14	12412	10405
	2007/05/15	11462	10436
	2007/05/16	7030	10538
	2007/05/17	7319	10621
	2007/05/18	9155	10694
	2007/05/21	10822	10663
	2007/05/22	7943	10704
	2007/05/23	8950	10687
	2007/05/24	8976	10694
	2007/05/25	9404	10721
	2007/05/28	8032	10770
	2007/05/29	6994	10766
	2007/05/30	9494	10879
	2007/05/31	8887	10939
Jun-2007	2007/06/01	8624	10557
	2007/06/04	11380	10226
	2007/06/05	13785	10646
	2007/06/06	8205	10741
	2007/06/07	6229	10320
	2007/06/08	6486	9079
	2007/06/11	9709	8944

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Jun-2007	2007/06/12	7171	8730
	2007/06/13	15015	9129
	2007/06/14	6620	9094
	2007/06/15	6414	8957
	2007/06/18	4120	8622
	2007/06/19	6557	8553
	2007/06/20	6670	8439
	2007/06/21	7105	8345
	2007/06/22	7531	8251
	2007/06/25	6692	8184
	2007/06/26	7306	8200
	2007/06/27	6260	8038
	2007/06/28	8337	8011
	2007/06/29	12697	8215
Jul-2007	2007/07/02	11451	8218
	2007/07/03	5555	7807
	2007/07/04	8672	7830
	2007/07/05	8941	7966
	2007/07/06	14493	8366
	2007/07/09	16891	8725
	2007/07/10	6404	8687
	2007/07/11	6087	8240
	2007/07/12	9652	8392
	2007/07/13	7868	8464
	2007/07/16	4949	8506
	2007/07/17	7336	8545
	2007/07/18	5686	8496
	2007/07/19	7334	8507
	2007/07/20	5897	8425
	2007/07/23	11875	8685
	2007/07/24	5023	8570
	2007/07/25	8596	8687
	2007/07/26	2597	8400
	2007/07/27	5221	8026
	2007/07/30	5872	7747
	2007/07/31	11812	8060
Aug-2007	2007/08/01	15826	8418
	2007/08/02	6251	8283
	2007/08/03	8371	7977
	2007/08/06	4505	7358
	2007/08/07	5457	7311
	2007/08/08	7277	7370
	2007/08/09	7277	7251
	2007/08/10	9388	7327
	2007/08/13	9200	7540

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Aug-2007	2007/08/14	9953	7671
	2007/08/15	10456	7909
	2007/08/16	12057	8145
	2007/08/17	11257	8414
	2007/08/20	4014	8020
	2007/08/21	4565	7998
	2007/08/22	4958	7816
	2007/08/23	17444	8558
	2007/08/24	20140	9304
	2007/08/27	10390	9530
	2007/08/28	8905	9385
	2007/08/29	7657	8976
	2007/08/30	8499	9088
	2007/08/31	9616	9151
Sep-2007	2007/09/03	16166	9734
	2007/09/04	6547	9788
	2007/09/05	10205	9935
	2007/09/06	12492	10195
	2007/09/07	7771	10115
	2007/09/10	8996	10104
	2007/09/11	7492	9981
	2007/09/12	10622	9990
	2007/09/13	8301	9802
	2007/09/14	5882	9533
	2007/09/17	9533	9809
	2007/09/18	11671	10164
	2007/09/19	6277	10230
	2007/09/20	9656	9841
	2007/09/21	9924	9330
	2007/09/24	9924	9307
	2007/09/25	3981	9061
	2007/09/26	8053	9080
	2007/09/27	9117	9111
	2007/09/28	16987	9480
Oct-2007	2007/10/01	15797	9461
	2007/10/02	12675	9768
	2007/10/03	9129	9714
	2007/10/04	12872	9733
	2007/10/05	13897	10039
	2007/10/08	12553	10217
	2007/10/09	13143	10500
	2007/10/10	14754	10706
	2007/10/11	12871	10935
	2007/10/12	11741	11228
	2007/10/15	13651	11434

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Oct-2007	2007/10/16	13381	11519
	2007/10/17	13048	11858
	2007/10/18	5817	11666
	2007/10/19	9291	11634
	2007/10/22	14288	11852
	2007/10/23	9455	12126
	2007/10/24	8215	12134
	2007/10/25	11735	12265
	2007/10/26	12547	12043
	2007/10/29	13211	11914
	2007/10/30	10382	11799
	2007/10/31	14008	12043
Nov-2007	2007/11/01	6706	11735
	2007/11/02	13647	11722
	2007/11/05	15697	11879
	2007/11/06	7792	11612
	2007/11/07	12186	11483
	2007/11/08	7088	11194
	2007/11/09	15716	11393
	2007/11/12	15800	11500
	2007/11/13	12875	11475
	2007/11/14	11944	11420
	2007/11/15	12250	11742
	2007/11/16	16233	12089
	2007/11/19	18392	12294
	2007/11/20	15089	12576
	2007/11/21	12341	12782
	2007/11/22	11674	12779
	2007/11/23	18359	13070
	2007/11/26	18144	13316
	2007/11/27	16296	13612
	2007/11/28	13604	13592
	2007/11/29	5500	13531
	2007/11/30	10685	13383
Dec-2007	2007/12/03	10240	13110
	2007/12/04	10327	13237
	2007/12/05	12679	13262
	2007/12/06	10286	13422
	2007/12/07	10764	13174
	2007/12/10	16100	13189
	2007/12/11	10228	13057
	2007/12/12	10447	12982
	2007/12/13	11250	12932
	2007/12/14	9911	12616
	2007/12/17	9911	12192

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Dec-2007	2007/12/18	14883	12181
	2007/12/19	16257	12377
	2007/12/20	13337	12460
	2007/12/21	11423	12114
	2007/12/24	14061	11909
	2007/12/25	14061	11798
	2007/12/26	14061	11821
	2007/12/27	18300	12461
	2007/12/28	14102	12631
	2007/12/31	20717	13155
	2008/01/01	20717	13675
Jan-2008	2008/01/02	33919	14737
	2008/01/03	20561	15250
	2008/01/04	15755	15500
	2008/01/07	14955	15443
	2008/01/08	10565	15460
	2008/01/09	8652	15370
	2008/01/10	9264	15271
	2008/01/11	7528	15151
	2008/01/14	8745	15093
	2008/01/15	7995	14749
	2008/01/16	10523	14462
	2008/01/17	11611	14376
	2008/01/18	10672	14338
	2008/01/21	12482	14259
	2008/01/22	12269	14170
	2008/01/23	12300	14082
	2008/01/24	15629	13948
	2008/01/25	10437	13765
	2008/01/28	13301	13394
	2008/01/29	16665	13191
	2008/01/30	14258	12208
	2008/01/31	16379	11999
Feb-2008	2008/02/01	23969	12410
	2008/02/04	17873	12556
	2008/02/05	23078	13182
	2008/02/06	11838	13341
	2008/02/07	7492	13252
	2008/02/08	15850	13668
	2008/02/11	9029	13683
	2008/02/12	16087	14087
	2008/02/13	9692	14046
	2008/02/14	14736	14202
	2008/02/15	10104	14173
	2008/02/18	6578	13878

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Feb-2008	2008/02/19	8035	13667
	2008/02/20	8807	13492
	2008/02/21	10397	13230
	2008/02/22	8813	13149
	2008/02/25	14432	13206
	2008/02/26	15025	13124
	2008/02/27	15685	13195
	2008/02/28	17304	13241
	2008/02/29	14109	12748
Mar-2008	2008/03/03	18710	12790
	2008/03/04	19449	12609
	2008/03/05	10942	12564
	2008/03/06	13180	12848
	2008/03/07	20740	13093
	2008/03/10	10029	13143
	2008/03/11	9934	12835
	2008/03/12	10734	12887
	2008/03/13	13581	12830
	2008/03/14	15351	13092
	2008/03/17	17154	13621
	2008/03/18	20214	14230
	2008/03/19	17085	14644
	2008/03/20	14539	14851
	2008/03/21	14539	15137
	2008/03/24	14539	15142
	2008/03/25	12626	15022
	2008/03/26	7682	14622
	2008/03/27	7198	14117
	2008/03/28	11769	14000
	2008/03/31	22453	14187
Apr-2008	2008/04/01	21065	14268
	2008/04/02	20726	14757
	2008/04/03	18186	15007
	2008/04/04	19157	14928
	2008/04/07	16561	15255
	2008/04/08	11400	15328
	2008/04/09	14214	15502
	2008/04/10	15531	15600
	2008/04/11	11621	15413
	2008/04/14	13245	15218
	2008/04/15	16216	15018
	2008/04/16	17035	15015
	2008/04/17	13665	14972
	2008/04/18	12921	14891
	2008/04/21	14703	14899

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Apr-2008	2008/04/22	8443	14690
	2008/04/23	9213	14766
	2008/04/24	9589	14886
	2008/04/25	5730	14584
	2008/04/28	5730	13748
	2008/04/29	11481	13269
	2008/04/30	13089	12887
May-2008	2008/05/01	13089	12632
	2008/05/02	13089	12328
	2008/05/05	11322	12066
	2008/05/06	9985	11996
	2008/05/07	10674	11819
	2008/05/08	16148	11849
	2008/05/09	11279	11832
	2008/05/12	7906	11565
	2008/05/13	10115	11260
	2008/05/14	8486	10833
	2008/05/15	9136	10606
	2008/05/16	11014	10511
	2008/05/19	8191	10185
	2008/05/20	6386	10083
	2008/05/21	10292	10136
	2008/05/22	10396	10177
	2008/05/23	16122	10696
	2008/05/26	12015	11011
	2008/05/27	7305	10802
	2008/05/28	9929	10644
	2008/05/29	13533	10666
	2008/05/30	12016	10612
Jun-2008	2008/06/02	10427	10568
	2008/06/03	8243	10481
	2008/06/04	11279	10511
	2008/06/05	15723	10490
	2008/06/06	11285	10490
	2008/06/09	15778	10884
	2008/06/10	9240	10840
	2008/06/11	7841	10808
	2008/06/12	7836	10743
	2008/06/13	10530	10718
	2008/06/16	10530	10835
	2008/06/17	12640	11148
	2008/06/18	7355	11001
	2008/06/19	16295	11296
	2008/06/20	9048	10942
	2008/06/23	11344	10909

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Jun-2008	2008/06/24	12548	10915
	2008/06/25	15344	10879
	2008/06/26	18744	11671
	2008/06/27	15285	12292
	2008/06/30	15767	12953
Jul-2008	2008/07/01	17295	12585
	2008/07/02	17613	12902
	2008/07/03	16959	12964
	2008/07/04	14079	13104
	2008/07/07	10129	12821
	2008/07/08	11617	12940
	2008/07/09	6149	12855
	2008/07/10	7502	12839
	2008/07/11	7883	12706
	2008/07/14	9712	12665
	2008/07/15	8127	12440
	2008/07/16	9769	12560
	2008/07/17	24595	12975
	2008/07/18	18218	13434
	2008/07/21	13791	13556
	2008/07/22	10935	13431
	2008/07/23	10121	13281
	2008/07/24	6470	12985
	2008/07/25	15511	13090
	2008/07/28	11382	12393
	2008/07/29	10778	12067
	2008/07/30	17278	12050
	2008/07/31	15712	11988
Aug-2008	2008/08/01	8434	11706
	2008/08/04	6884	11543
	2008/08/05	11006	11513
	2008/08/06	13178	11864
	2008/08/07	8527	11916
	2008/08/08	8424	11943
	2008/08/11	8271	11871
	2008/08/12	6755	11802
	2008/08/13	9161	11772
	2008/08/14	6301	10857
	2008/08/15	18584	10875
	2008/08/18	12712	10821
	2008/08/19	7113	10630
	2008/08/20	12509	10749
	2008/08/21	5092	10681
	2008/08/22	7408	10275
	2008/08/25	14577	10435

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Aug-2008	2008/08/26	12811	10537
	2008/08/27	13442	10345
	2008/08/28	12520	10185
	2008/08/29	8731	10200
Sep-2008	2008/09/01	20024	10857
	2008/09/02	15307	11072
	2008/09/03	11238	10975
	2008/09/04	11866	11142
	2008/09/05	18244	11633
	2008/09/08	13317	11886
	2008/09/09	7758	11936
	2008/09/10	17122	12334
	2008/09/11	14928	12765
	2008/09/12	15544	12613
	2008/09/15	19788	12967
	2008/09/16	23679	13795
	2008/09/17	34423	14891
	2008/09/18	19674	15620
	2008/09/19	26013	16550
	2008/09/22	27483	17196
	2008/09/23	24522	17781
	2008/09/24	24522	18335
	2008/09/25	23084	18863
	2008/09/26	13381	19096
	2008/09/29	16565	18923
	2008/09/30	12158	18765
Oct-2008	2008/10/01	14137	18910
	2008/10/02	16461	19140
	2008/10/03	20271	19242
	2008/10/06	21991	19675
	2008/10/07	13295	19952
	2008/10/08	14830	19837
	2008/10/09	20707	20126
	2008/10/10	16065	20152
	2008/10/13	13711	19849
	2008/10/14	11797	19255
	2008/10/15	11541	18110
	2008/10/16	13611	17807
	2008/10/17	9772	16995
	2008/10/20	12360	16239
	2008/10/21	8947	15460
	2008/10/22	10702	14769
	2008/10/23	9552	14093
	2008/10/24	9724	13910
	2008/10/27	15577	13860

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
	2008/10/28	10878	13796
	2008/10/29	14062	13793
	2008/10/30	14760	13708
	2008/10/31	18450	13617
Nov-2008	2008/11/03	15255	13280
	2008/11/04	7625	12996
	2008/11/05	9242	12717
	2008/11/06	7631	12063
	2008/11/07	6434	11582
	2008/11/10	17862	11789
	2008/11/11	17607	12080
	2008/11/12	17214	12363
	2008/11/13	15453	12455
	2008/11/14	16135	12774
	2008/11/17	10976	12704
	2008/11/18	14637	12989
	2008/11/19	17079	13308
	2008/11/20	11533	13407
	2008/11/21	22296	14035
	2008/11/24	20326	14273
	2008/11/25	19021	14680
	2008/11/26	19148	14934
	2008/11/27	17851	15089
	2008/11/28	11101	14721
Dec-2008	2008/12/01	13141	14616
	2008/12/02	11842	14826
	2008/12/03	8804	14805
	2008/12/04	13676	15107
	2008/12/05	14060	15488
	2008/12/08	9759	15083
	2008/12/09	14593	14932
	2008/12/10	9269	14535
	2008/12/11	13614	14443
	2008/12/12	20202	14646
	2008/12/15	15664	14881
	2008/12/16	15664	14932
	2008/12/17	13014	14729
	2008/12/18	11961	14750
	2008/12/19	16798	14475
	2008/12/22	10138	13966
	2008/12/23	16202	13825
	2008/12/24	15849	13660
	2008/12/25	15849	13560
	2008/12/26	15849	13797
	2008/12/29	18970	14089

Volumes of overnight interbank lending in South Africa

		Volumes of overnight interbank	20 day moving average
Dec-2008	2008/12/30	20092	14501
	2008/12/31	17282	14925
Jan-2009	2009/01/01	17282	15105
	2009/01/02	11664	14986
	2009/01/05	12460	15121
	2009/01/06	10025	14892
	2009/01/07	12052	15031
	2009/01/08	11806	14941
	2009/01/09	5876	14225
	2009/01/12	11293	14006
	2009/01/13	5171	13482
	2009/01/14	4106	13036
	2009/01/15	7885	12832
	2009/01/16	6419	12313
	2009/01/19	6987	12156
	2009/01/20	9309	11811
	2009/01/21	7541	11396
	2009/01/22	8727	11040
	2009/01/23	8896	10692
	2009/01/26	8581	10173
	2009/01/27	4768	9406
	2009/01/28	7435	8914
	2009/01/29	11903	8645
	2009/01/30	19711	9048
Feb-2009	2009/02/02	14513	9150
	2009/02/03	13194	9309
	2009/02/04	10182	9215
	2009/02/05	16439	9447
	2009/02/06	20761	10191
	2009/02/09	13326	10293
	2009/02/10	9542	10511
	2009/02/11	9918	10802
	2009/02/12	9747	10895
	2009/02/13	10647	11106
	2009/02/16	9762	11245
	2009/02/17	10004	11280
	2009/02/18	9243	11365

Credit as a percentage of nominal GDP of So

1986	51
1987	49
1988	55
1989	55
1990	55
1991	60
1992	56
1993	54
1994	57
1995	58
1996	61
1997	65
1998	70
1999	70
2000	70
2001	77
2002	74
2003	77
2004	77
2005	85
2006	97
2007	103
2008	101

Financial leverage ratio of South African banks

Jan-2008	17.3
Feb-2008	17.7
Mar-2008	18.1
Apr-2008	17.8
May-2008	18.0
Jun-2008	18.3
Jul-2008	17.6
Aug-2008	17.2
Sep-2008	17.7
Oct-2008	19.2
Nov-2008	18.4
Dec-2008	17.7

Aggregate qualifying capital of the banking sector as a percentage of risk-weighted assets, total assets and overall exposure

	Capital/Risk-weighted assets	Capital/Total assets	Capital/Total assets and overall exposure
Jan-2008	11.80	6.46	5.73
Feb-2008	12.01	6.33	5.63
Mar-2008	12.30	6.36	5.64
Apr-2008	12.46	6.57	5.81
May-2008	12.46	6.49	5.75
Jun-2008	12.69	6.55	5.83
Jul-2008	12.75	6.78	6.04
Aug-2008	12.79	6.87	6.10
Sep-2008	12.75	6.69	5.94
Oct-2008	12.63	6.05	5.43
Nov-2008	12.69	6.06	5.44
Dec-2008	13.02	6.39	5.73

Figures B & G:

Data available from referenced source.