



## Statistical tables

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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

## South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation <sup>1</sup> (1000M)	Deposits								Reserve Bank securities (1015M)	Foreign loans <sup>7</sup> (1009M)	Capital and reserves (1010M)	Other liabilities (1011M)	Total liabilities (1012M)
		Central government		Banks and mutual banks <sup>4</sup>			Other		Total deposits (1008M)					
		Exchequer and P.M.G. accounts <sup>2</sup> (1001M)	Other <sup>3</sup> (1002M)	Required reserve balances <sup>5</sup> (1014M)	Excess cash reserves (1013M)	Other balances <sup>6</sup> (1005M)	Domestic (1006M)	Foreign (1007M)						
1999 .....	32 673	550	31	8 108	336	3	1	54	9 083	1 000	18 770	270	10 798	72 595
2000 .....	33 619	398	34	9 268	151	149	1	57	10 058	3 000	19 639	305	24 177	90 799
2001 .....	36 139	500	0	12 764	351	2	1	69	13 687	1 294	48 217	337	35 034	134 707
2002 .....	39 487	868	6	16 449	13	2	1	75	17 414	7 679	21 453	338	55 635	142 006
2003 .....	44 671	153	5 600	17 322	58	2	1	86	23 222	3 233	19 953	357	15 179	106 614
2001: Jul. ....	30 671	521	22	9 791	586	13	1	71	11 005	5 000	20 738	337	37 428	105 178
Aug. ....	30 556	500	-	10 013	951	10	1	70	11 544	4 940	33 585	337	25 492	106 454
Sept. ....	30 741	646	1	11 880	27	8	1	76	12 639	4 000	35 786	337	27 223	110 726
Oct. ....	31 217	491	-	11 832	552	5	1	86	12 967	2 500	37 788	337	31 201	116 010
Nov. ....	33 375	485	19	12 635	512	4	1	66	13 723	2 100	41 505	337	33 187	124 227
Dec. ....	36 139	500	0	12 764	351	2	1	69	13 687	1 294	48 217	337	35 034	134 707
2002: Jan. ....	32 730	500	-	11 667	211	4	1	81	12 463	2 070	28 254	337	54 878	130 733
Feb. ....	32 705	255	1	13 541	45	3 504	1	84	17 431	4 000	28 391	337	56 816	139 680
Mar. ....	34 721	492	56	13 938	223	5	1	71	14 786	4 000	28 297	337	63 918	146 059
April. ....	34 323	500	12	13 974	295	21	1	68	14 871	4 000	26 469	337	64 654	144 654
May. ....	33 791	500	-	13 833	34	7	1	75	14 450	5 689	24 323	337	62 566	141 157
Jun. ....	33 835	335	4	13 801	2 319	24	1	73	16 557	6 000	25 806	338	66 658	149 193
Jul. ....	34 327	498	-	14 152	14	21	1	77	14 763	6 000	25 174	338	67 723	148 325
Aug. ....	34 814	502	-	14 218	41	57	1	167	14 986	7 250	26 293	338	70 914	154 596
Sept. ....	35 181	397	0	16 870	487	20	1	143	17 918	7 250	26 301	338	68 068	155 056
Oct. ....	35 444	598	0	16 548	14	3	1	89	17 253	7 500	25 052	338	65 338	150 924
Nov. ....	37 337	433	0	16 561	64	2	1	75	17 136	7 500	23 112	338	61 612	147 035
Dec. ....	39 487	868	6	16 449	13	2	1	75	17 414	7 679	21 453	338	55 635	142 006
2003: Jan. ....	36 536	438	0	15 335	45	9	1	71	15 899	7 554	21 383	338	60 185	141 895
Feb. ....	36 552	150	0	14 819	141	2	1	75	15 189	8 000	20 185	338	56 256	136 520
Mar. ....	36 886	249	0	15 517	59	572	1	77	16 475	7 900	19 654	338	48 902	130 155
April. ....	38 094	399	1	15 723	118	2	1	72	16 316	8 000	17 711	338	42 546	123 004
May. ....	37 497	383	0	14 963	52	1	1	92	15 492	8 000	20 017	338	44 641	125 985
Jun. ....	37 468	290	-	15 254	338	14	1	87	15 984	8 000	22 152	338	35 696	119 638
Jul. ....	38 020	100	8	15 027	105	1	1	93	15 333	8 000	21 949	357	35 323	118 982
Aug. ....	38 712	62	-	14 917	10	2	1	104	15 095	8 000	21 838	357	33 584	117 586
Sept. ....	39 581	105	5	17 171	19	1	1	88	17 389	7 750	20 904	357	29 179	115 160
Oct. ....	40 204	107	5 171	17 099	63	-	1	87	22 528	7 000	20 601	357	22 017	112 706
Nov. ....	42 584	105	4 818	16 892	32	5	1	88	21 941	6 674	19 184	357	18 662	109 402
Dec. ....	44 671	153	5 600	17 322	58	2	1	86	23 222	3 233	19 953	357	15 179	106 614
2004: Jan. ....	42 172	42	0	16 707	218	4	1	75	17 047	6 891	26 306	357	13 233	106 005
Feb. ....	41 809	100	-	16 819	116	4	1	83	17 123	5 043	24 668	357	13 450	102 450
Mar. ....	43 116	100	8	17 796	143	2	1	87	18 135	6 599	23 773	357	13 485	105 464
April. ....	43 936	141	0	17 635	344	2	1	93	18 217	4 800	25 618	357	18 617	111 543
May. ....	43 440	100	2	17 716	102	2	1	88	18 011	5 900	24 354	357	19 597	111 659
Jun. ....	43 586	123	1	17 446	616	7	1	98	18 292	5 105	23 408	357	24 758	115 506

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- Including coin as from March 1994 onwards.
- P.M.G. means Paymaster General. Including deposits of provincial administrations with the Reserve Bank as from December 1992.
- Mainly comprising of government departments, the PIC and the Compensatory and Contingency Financing Facility of the IMF from December 1993 onwards. Exchequer balance includes uninvested part of the Stabilisation Account.
- Until October 1986 only banks, thereafter banks and building societies. Banks and mutual banks as from January 1994 onwards.
- From April 1998 the minimum cash reserve requirement was set at 2½ per cent of banks' liabilities, as per notice R572 in Government Gazette 18810 of April 1998. Banks' vault cash holdings qualified in full as part of cash reserves prior to the submission of the August 2001 statutory returns, but from September 2001 only 75 per cent of the vault cash holdings qualified. This limit will be reduced by a further 25 percentage points per year every September over a three-year period to 2004.
- Not including deposits denominated in foreign currencies.
- Including loans of the South African government for which the Reserve Bank has assumed liability.

## South African Reserve Bank

### Assets

R millions

End of	Foreign assets		Liquidity provided <sup>2</sup>				Advances, investments and overnight loans					Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion <sup>1</sup> (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments		Overnight loans <sup>4</sup> (1032M)			
				Resale agreements (1034M)	Marginal lending facility (1035M)		Banks (1025M)	Other <sup>3</sup> (1026M)	Government stock (1027M)	Other (1028M)				
1999 .....	6 276	45 369	843	2 410	-	3 253	3 319	676	6 306	323	...	13 878	13 348	72 595
2000 .....	10 982	57 005	532	9 434	0	9 966	390	671	6 672	344	...	18 044	15 750	90 799
2001 .....	17 302	90 591	315	12 616	-	12 931	416	649	6 994	389	...	21 380	22 736	134 707
2002 .....	14 990	65 977	330	12 000	-	12 330	85	594	14 373	279	...	27 661	48 368	142 006
2003 .....	9 799	52 905	81	13 000	1	13 082	64	579	16 469	279	...	30 474	23 235	106 614
2001: Jul.....	11 593	61 702	716	10 700	-	11 416	343	648	7 277	389	...	20 072	23 405	105 178
Aug.....	12 079	62 828	904	10 300	-	11 204	345	648	7 424	389	...	20 011	23 615	106 454
Sept.....	13 700	67 547	100	10 633	-	10 733	364	649	7 293	389	...	19 429	23 750	110 726
Oct.....	13 691	70 956	564	11 200	-	11 764	362	645	7 364	389	...	20 524	24 530	116 010
Nov.....	14 656	77 726	598	12 200	-	12 798	373	644	7 441	389	...	21 644	24 856	124 227
Dec.....	17 302	90 591	315	12 616	-	12 931	416	649	6 994	389	...	21 380	22 736	134 707
2002: Jan.....	16 440	85 258	210	11 595	1	11 806	411	647	6 800	389	...	20 052	25 423	130 733
Feb.....	17 365	86 169	304	11 640	-	11 944	426	649	6 692	389	...	20 099	33 413	139 680
Mar.....	17 477	85 737	375	11 710	-	12 085	100	648	6 516	389	...	19 739	40 582	146 059
April.....	16 871	80 518	924	12 050	-	12 974	94	598	6 838	389	...	20 893	43 243	144 654
May.....	16 310	74 189	304	12 500	-	12 804	92	599	6 936	389	...	20 820	46 147	141 157
Jun.....	17 186	78 317	1 263	13 506	-	14 769	95	599	6 924	389	...	22 776	48 100	149 193
Jul.....	15 830	76 616	336	12 100	-	12 436	86	599	7 182	279	...	20 582	51 126	148 325
Aug.....	16 525	79 768	473	12 270	-	12 743	92	599	7 068	279	...	20 780	54 048	154 596
Sept.....	17 165	80 088	679	11 500	-	12 179	106	599	14 033	279	...	27 196	47 772	155 056
Oct.....	15 942	75 917	432	11 300	-	11 732	106	598	14 058	279	...	26 773	48 234	150 924
Nov.....	14 814	70 039	369	11 531	-	11 900	112	594	14 402	279	...	27 286	49 710	147 035
Dec.....	14 990	65 977	330	12 000	-	12 330	85	594	14 373	279	...	27 661	48 368	142 006
2003: Jan.....	15 630	66 196	365	11 300	-	11 665	80	591	14 530	279	...	27 145	48 554	141 895
Feb.....	13 973	63 410	35	11 400	-	11 435	86	589	14 535	279	...	26 923	46 187	136 520
Mar.....	12 816	61 130	738	12 035	384	13 157	85	596	10 521	279	...	24 639	44 386	130 155
April.....	11 695	54 719	48	11 879	-	11 927	76	588	10 570	279	...	23 440	44 845	123 004
May.....	14 676	63 031	114	11 815	0	11 929	100	581	10 759	279	...	23 647	39 307	125 985
Jun.....	9 313	57 864	273	10 900	2	11 175	88	584	10 947	279	...	23 073	38 700	119 638
Jul.....	9 629	57 826	25	11 126	-	11 151	90	592	10 904	279	...	23 016	38 141	118 982
Aug.....	9 607	56 940	56	11 713	-	11 769	90	588	10 791	279	...	23 518	37 127	117 586
Sept.....	9 608	54 640	2	13 642	-	13 644	81	585	11 000	279	...	25 588	34 931	115 160
Oct.....	9 518	53 980	25	13 000	-	13 025	81	582	18 184	279	...	32 151	26 574	112 706
Nov.....	9 045	50 473	373	13 540	0	13 914	80	584	18 136	279	...	32 992	25 937	109 402
Dec.....	9 799	52 905	81	13 000	1	13 082	64	579	16 469	279	...	30 474	23 235	106 614
2004: Jan.....	10 260	55 885	176	13 000	-	13 176	61	558	15 298	279	...	29 372	20 747	106 005
Feb.....	9 490	54 486	135	13 218	-	13 353	60	531	8 768	279	...	22 990	24 973	102 450
Mar.....	9 576	62 241	-	12 750	-	12 750	58	517	8 671	279	...	22 275	20 948	105 464
April.....	9 630	68 556	83	12 850	-	12 933	57	452	15 439	279	...	29 159	13 828	111 543
May.....	9 069	66 856	10	13 203	-	13 213	57	452	15 322	279	...	29 322	15 481	111 659
Jun.....	8 955	70 233	631	13 003	0	13 634	52	452	15 752	279	...	30 169	15 103	115 506

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1. Valued at a market-related price.
2. In terms of the new procedures to regulate money-market liquidity introduced on 9 March 1998.
3. Including the Central Government, provincial governments, the National Supplies Procurement Fund, agricultural control boards and other semi-government bodies.
4. According to the system of accommodation of the Reserve Bank which came into effect on 1 May 1993 and ended on 8 March 1998.

## Corporation for Public Deposits Liabilities

R millions

End of	Deposits								Capital and reserves (1049M)	Other liabilities (1050M)	Total liabilities (1051M)
	Domestic						Foreign (1047M)	Total deposits (1048M)			
	Central and provincial governments (1053M)	Public Investment commissioners (1052M)	Other public enterprises / corporations <sup>1</sup> (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)					
1999 .....	1 883	2 612	19	127	42	4 683	1 243	5 926	72	47	6 045
2000 .....	2 341	1 225	44	124	48	3 781	651	4 432	81	1 266	5 780
2001 .....	2 098	2	114	139	49	2 402	606	3 008	81	1 008	4 098
2002 .....	2 000	-	111	44	49	2 204	1 408	3 612	81	1 289	4 982
2003 .....	2 474	-	118	32	185	2 809	844	3 653	81	1 358	5 092
2001: Jul. ....	2 283	579	71	129	49	3 110	1 458	4 568	81	1 001	5 650
Aug. ....	2 285	2	96	164	49	2 596	675	3 271	81	981	4 334
Sept. ....	2 257	2	117	151	51	2 577	608	3 185	81	967	4 234
Oct. ....	2 330	2	132	168	49	2 681	536	3 217	81	996	4 293
Nov. ....	2 215	2	156	164	49	2 586	778	3 364	81	1 000	4 445
Dec. ....	2 098	2	114	139	49	2 402	606	3 008	81	1 008	4 098
2002: Jan. ....	2 082	2	108	143	49	2 384	786	3 170	81	1 011	4 262
Feb. ....	1 986	2	88	291	51	2 418	855	3 273	81	1 322	4 676
Mar. ....	1 932	-	82	169	49	2 232	349	2 581	81	1 334	3 997
April ....	1 969	-	85	159	49	2 262	833	3 095	81	1 350	4 527
May ....	1 983	-	84	164	61	2 291	690	2 981	81	1 359	4 422
Jun. ....	2 030	-	78	69	63	2 240	825	3 065	81	1 463	4 609
Jul. ....	2 062	-	80	80	72	2 294	1 414	3 708	81	1 376	5 165
Aug. ....	2 122	-	82	55	74	2 332	884	3 216	81	1 415	4 712
Sept. ....	2 134	-	71	53	48	2 306	507	2 813	81	1 417	4 311
Oct. ....	1 979	-	98	46	50	2 173	617	2 790	81	1 124	3 995
Nov. ....	2 000	-	114	24	50	2 188	713	2 901	81	1 133	4 115
Dec. ....	2 000	-	111	44	49	2 204	1 408	3 612	81	1 289	4 982
2003: Jan. ....	2 011	-	110	16	45	2 183	799	2 982	81	1 457	4 520
Feb. ....	2 050	-	97	19	46	2 212	846	3 058	81	1 459	4 598
Mar. ....	2 031	-	82	27	48	2 187	559	2 746	81	1 135	3 962
April ....	1 811	-	118	24	49	2 001	1 230	3 231	81	1 320	4 632
May ....	1 976	-	113	28	61	2 179	1 326	3 505	81	1 245	4 831
Jun. ....	1 982	-	106	42	72	2 202	1 462	3 664	81	1 234	4 979
Jul. ....	2 006	-	112	99	96	2 313	1 067	3 380	81	1 433	4 894
Aug. ....	2 018	-	90	18	108	2 234	685	2 919	81	1 450	4 450
Sept. ....	2 047	-	68	86	122	2 323	595	2 918	81	1 324	4 324
Oct. ....	2 563	-	88	14	174	2 839	751	3 590	81	1 303	4 974
Nov. ....	2 526	-	97	32	185	2 839	630	3 469	81	1 305	4 855
Dec. ....	2 474	-	118	32	185	2 809	844	3 653	81	1 358	5 092
2004: Jan. ....	2 465	-	127	21	104	2 717	685	3 402	81	1 320	4 803
Feb. ....	2 292	-	148	52	115	2 607	784	3 391	81	1 468	4 940
Mar. ....	2 844	-	169	64	131	3 209	509	3 718	81	1 447	5 246
April ....	3 307	-	167	128	163	3 765	1 843	5 608	81	1 678	7 367
May ....	3 758	-	154	150	232	4 294	1 501	5 795	81	1 761	7 637
Jun. ....	3 789	-	197	94	313	4 393	1 415	5 808	81	1 775	7 664

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1. From October 1991 onwards public enterprises (previously included as deposits of the Central Government) together with public corporations are included in this item.

## Corporation for Public Deposits Assets

R millions

End of	Treasury bills (1061M)	Government stock (1062M)	Land Bank bills and debentures (1063M)	Other public-sector investments		Other assets (1065M)	Total assets (1066M)
				Bills <sup>1</sup> (1068M)	Other (1069M)		
1999 .....	4 600	76	-	-	-	1 369	6 045
2000 .....	3 700	50	-	-	-	2 030	5 780
2001 .....	1 670	400	-	-	-	2 028	4 098
2002 .....	2 137	41	-	-	-	2 804	4 982
2003 .....	1 688	42	-	-	-	3 363	5 092
2001: Jul. ....	2 614	50	-	-	-	2 986	5 650
Aug. ....	4 072	50	-	-	-	212	4 334
Sept. ....	2 072	50	-	-	-	2 111	4 234
Oct. ....	1 970	50	-	-	-	2 273	4 293
Nov. ....	1 829	251	-	-	-	2 365	4 445
Dec. ....	1 670	400	-	-	-	2 028	4 098
2002: Jan. ....	1 857	49	-	-	-	2 356	4 262
Feb. ....	1 966	49	-	-	-	2 661	4 676
Mar. ....	1 103	49	-	-	-	2 844	3 997
April. ....	1 390	49	-	-	-	3 087	4 527
May. ....	1 312	50	-	-	-	3 061	4 422
Jun. ....	1 294	50	-	-	-	3 265	4 609
Jul. ....	1 872	50	-	-	-	3 244	5 165
Aug. ....	1 245	50	-	-	-	3 418	4 712
Sept. ....	1 130	50	-	-	-	3 131	4 311
Oct. ....	1 137	50	-	-	-	2 808	3 995
Nov. ....	1 409	51	-	-	-	2 656	4 115
Dec. ....	2 137	41	-	-	-	2 804	4 982
2003: Jan. ....	1 364	41	-	-	-	3 115	4 520
Feb. ....	3 765	41	-	-	-	792	4 598
Mar. ....	1 177	41	-	-	-	2 745	3 962
April. ....	1 461	41	-	-	-	3 131	4 632
May. ....	1 396	41	-	-	-	3 393	4 831
Jun. ....	1 628	42	-	-	-	3 310	4 979
Jul. ....	1 196	42	-	-	-	3 657	4 894
Aug. ....	1 200	41	-	-	-	3 209	4 450
Sept. ....	1 192	42	-	-	-	3 089	4 324
Oct. ....	1 730	42	-	-	-	3 202	4 974
Nov. ....	1 716	42	-	-	-	3 097	4 855
Dec. ....	1 688	42	-	-	-	3 363	5 092
2004: Jan. ....	1 646	41	-	-	-	3 115	4 803
Feb. ....	4 247	43	-	-	-	650	4 940
Mar. ....	1 322	43	-	-	-	3 882	5 246
April. ....	1 203	42	-	-	-	6 122	7 367
May. ....	1 350	42	-	-	-	6 245	7 637
Jun. ....	1 371	42	-	-	-	6 251	7 664

KB103

1. Include primarily bankers' acceptances, Eskom project bills and other private sector bills from January 1993 onwards.

# Banks<sup>1</sup>

## Liabilities

R millions

End of	Deposits									Other	
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Short-term savings (1072M)	Other short-term (1073M)	Medium-term savings (1074M)	Other medium-term (1075M)	Long-term (1076M)	Total (1077M)	Foreign currency deposits included in total (1078M)	Loans received under repurchase agreements	
										Reserve Bank (1500M)	Other (1501M)
1999 .....	143 390	143 335	31 635	67 464	439	109 759	54 134	550 158	19 205	3 289	13 319
2000 .....	142 193	147 250	32 066	93 110	88	119 508	68 401	602 617	25 237	10 411	14 264
2001 .....	177 690	171 597	35 799	99 505	548	146 943	87 805	719 887	44 544	12 475	17 490
2002 .....	190 158	190 087	37 179	116 167	22	166 097	112 580	812 290	35 840	12 032	37 630
2003 .....	225 876	195 355	45 095	146 449	83	191 476	106 950	911 285	24 837	13 006	43 841
2001: Jul. ....	153 760	162 077	33 491	88 646	436	132 540	93 000	663 951	29 288	10 449	12 836
Aug. ....	154 215	162 373	34 496	86 928	463	141 671	91 687	671 832	27 054	10 304	11 383
Sept. ....	149 561	165 802	34 688	88 918	408	140 414	96 677	676 468	32 372	10 413	13 572
Oct. ....	160 735	161 597	34 772	92 786	453	137 485	96 252	684 079	31 415	10 108	15 691
Nov. ....	165 057	169 187	35 501	67 685	973	166 375	96 920	701 698	38 313	11 938	12 057
Dec. ....	177 690	171 597	35 799	99 505	548	146 943	87 805	719 887	44 544	12 475	17 490
2002: Jan. ....	163 950	191 732	36 704	102 666	982	153 850	92 174	742 058	43 852	11 426	12 282
Feb. ....	164 562	198 084	35 357	106 656	188	153 416	92 229	750 491	42 361	11 506	13 174
Mar. ....	176 592	212 047	35 327	123 555	435	135 934	90 359	774 249	45 721	11 117	14 270
April ....	178 189	200 407	36 195	120 028	147	147 127	95 811	777 905	41 660	13 073	18 279
May ....	176 237	212 673	36 575	120 472	129	136 690	104 816	787 593	34 375	13 926	17 767
Jun. ....	184 349	218 296	36 996	125 014	130	119 558	111 227	795 570	37 111	13 615	14 714
Jul. ....	190 647	199 432	37 504	108 524	519	135 801	120 561	792 989	36 158	11 659	17 496
Aug. ....	192 854	195 710	37 908	114 532	441	134 482	113 005	788 933	33 979	11 227	10 856
Sept. ....	192 887	206 720	37 563	127 764	27	125 296	107 135	797 392	38 387	10 757	12 081
Oct. ....	175 475	203 975	39 318	130 114	25	139 978	109 944	798 829	40 640	11 308	17 495
Nov. ....	181 149	188 331	37 238	100 175	24	183 063	119 676	809 657	41 696	11 563	23 489
Dec. ....	190 158	190 087	37 179	116 167	22	166 097	112 580	812 290	35 840	12 032	37 630
2003: Jan. ....	184 557	189 689	36 707	119 193	22	184 806	113 344	828 317	31 488	11 328	26 634
Feb. ....	180 178	186 432	36 888	109 302	20	200 380	113 907	827 107	34 593	11 416	26 845
Mar. ....	183 748	194 767	36 954	106 400	17	197 327	116 283	835 498	31 832	11 715	24 159
April ....	179 706	181 884	37 638	134 520	18	197 596	108 270	839 632	28 410	11 890	32 515
May ....	174 107	180 324	40 119	132 339	18	219 728	110 447	857 081	28 052	11 897	35 234
Jun. ....	189 385	188 973	40 750	136 209	17	219 911	117 894	893 139	28 841	10 920	31 558
Jul. ....	191 346	174 110	41 708	144 698	2 001	213 315	115 630	882 808	27 503	10 872	34 161
Aug. ....	196 527	172 604	42 092	148 741	2 381	205 757	108 868	876 971	27 976	11 719	34 607
Sept. ....	206 480	181 477	42 516	145 922	1 206	201 569	109 278	888 450	25 261	13 663	33 778
Oct. ....	200 182	182 150	43 904	141 687	19	188 918	103 132	859 992	23 973	13 009	35 010
Nov. ....	209 704	182 973	44 732	121 775	17	222 243	113 150	894 594	24 081	13 555	37 038
Dec. ....	225 876	195 355	45 095	146 449	83	191 476	106 950	911 285	24 837	13 006	43 841
2004: Jan. ....	224 727	208 668	44 693	145 227	15	198 093	110 098	931 521	29 650	13 312	34 490
Feb. ....	230 076	204 382	45 008	131 016	1	210 897	118 342	939 722	28 763	13 634	33 058
Mar. ....	216 396	211 746	45 610	144 455	7	197 913	130 362	946 489	30 655	13 204	29 389
April ....	225 320	198 021	46 142	142 620	13	203 488	130 577	946 181	28 416	13 438	28 828
May ....	214 211	191 288	46 420	145 820	7	206 673	127 760	932 178	29 939	13 999	32 512
Jun. ....	225 776	203 261	46 989	149 433	6	188 028	136 181	949 674	27 514	13 591	42 024

KB105

1. Banks registered under the Banks Act, Act No. 94 of 1990; it includes the 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.
2. Only outstanding acceptances up to December 1991.

# Banks<sup>1</sup>

## Liabilities

R millions

Liabilities to the public					Total liabilities to the public (1085M)	Capital and other liabilities				Total capital and liabilities (1090M)	End of
Foreign finance in Bank's own name on-lent to clients (1080M)	Other foreign loans and advances (1081M)	Other loans and advances (1082M)	Other (1083M)	Total (1084M)		Outstanding liabilities on behalf of clients, per contra <sup>2</sup> (1086M)	Other liabilities (1087M)	Gross capital and reserves (1088M)	Total (1089M)		
6 298	11 434	12 923	12 738	60 001	610 159	8 201	40 079	67 695	115 975	726 115	1999
6 531	18 137	17 936	14 097	81 376	683 993	4 247	49 771	83 037	137 054	821 047	2000
9 650	27 074	36 621	17 603	120 914	840 801	2 816	114 089	92 362	209 267	1 050 068	2001
1 430	13 447	39 826	18 608	122 973	935 262	2 131	64 633	100 833	167 597	1 102 860	2002
1 032	5 450	38 850	20 666	122 845	1 034 130	1 415	237 938	108 014	347 367	1 381 497	2003
7 950	16 189	25 912	24 232	97 568	761 518	3 372	78 397	85 352	167 122	928 640	2001: Jul.
8 873	16 612	27 506	25 320	99 997	771 830	2 454	77 948	87 273	167 675	939 505	Aug.
9 587	17 722	31 362	22 092	104 749	781 217	2 674	80 235	88 618	171 527	952 744	Sept.
9 382	19 534	30 129	22 881	107 725	791 804	3 638	89 127	89 381	182 145	973 949	Oct.
10 038	21 989	35 612	21 277	112 912	814 609	3 996	100 961	91 861	196 818	1 011 427	Nov.
9 650	27 074	36 621	17 603	120 914	840 801	2 816	114 089	92 362	209 267	1 050 068	Dec.
9 629	23 527	40 539	11 469	108 871	850 929	3 605	90 824	93 464	187 893	1 038 822	2002: Jan.
4 842	27 222	37 971	14 213	108 929	859 420	3 683	91 913	93 210	188 805	1 048 226	Feb.
4 866	23 394	37 500	14 700	105 846	880 095	2 144	77 592	94 466	174 202	1 054 297	Mar.
4 276	23 569	31 998	17 504	108 697	886 602	2 861	65 607	96 635	165 103	1 051 705	April
3 901	19 085	34 474	17 094	106 247	893 840	2 018	70 571	94 193	166 782	1 060 622	May
3 383	20 982	35 419	17 886	105 999	901 568	3 244	64 855	97 856	165 955	1 067 523	Jun.
2 566	19 630	26 176	23 571	101 099	894 088	3 414	64 075	102 379	169 869	1 063 957	Jul.
2 925	24 048	31 962	21 268	102 286	891 219	2 011	65 910	102 466	170 387	1 061 606	Aug.
2 783	23 313	37 419	22 976	109 330	906 722	1 700	65 145	99 387	166 231	1 072 954	Sept.
2 681	20 506	28 168	18 941	99 098	897 927	2 326	68 836	99 978	171 140	1 069 068	Oct.
1 887	19 649	29 374	22 472	108 434	918 091	2 072	68 179	100 261	170 512	1 088 603	Nov.
1 430	13 447	39 826	18 608	122 973	935 262	2 131	64 633	100 833	167 597	1 102 860	Dec.
1 923	12 553	29 223	22 765	104 427	932 744	1 946	195 164	99 919	297 029	1 229 773	2003: Jan.
1 497	11 898	26 691	25 040	103 386	930 493	2 169	199 999	100 022	302 190	1 232 683	Feb.
1 257	8 528	29 355	24 467	99 481	934 978	1 802	193 918	101 944	297 664	1 232 642	Mar.
792	7 979	25 764	19 485	98 425	938 057	2 853	254 350	101 267	358 470	1 296 527	April
1 056	6 758	26 510	22 055	103 511	960 592	2 800	222 702	104 289	329 790	1 290 382	May
1 439	6 681	33 154	19 020	102 773	995 911	1 528	245 570	103 900	350 998	1 346 910	Jun.
1 419	6 718	27 739	20 685	101 593	984 401	1 904	240 015	104 022	345 940	1 330 341	Jul.
1 508	5 013	29 254	17 728	99 829	976 800	1 979	229 142	103 916	335 038	1 311 837	Aug.
1 371	3 876	31 866	21 473	106 027	994 477	734	264 174	106 690	371 598	1 366 075	Sept.
1 352	4 111	36 218	48 365	138 065	998 057	1 188	264 508	107 179	372 875	1 370 932	Oct.
1 109	2 850	35 772	22 395	112 717	1 007 312	1 256	288 514	109 356	399 126	1 406 438	Nov.
1 032	5 450	38 850	20 666	122 845	1 034 130	1 415	237 938	108 014	347 367	1 381 497	Dec.
1 062	5 287	42 769	21 952	118 872	1 050 393	2 509	215 093	109 179	326 781	1 377 174	2004: Jan.
1 060	4 168	34 907	23 402	110 229	1 049 951	1 727	208 383	109 397	319 507	1 369 458	Feb.
1 119	4 381	32 067	24 129	104 289	1 050 778	1 072	195 187	112 169	308 428	1 359 205	Mar.
785	5 527	32 650	24 123	105 351	1 051 532	1 179	176 125	113 940	291 245	1 342 776	April
1 001	4 583	28 725	24 882	105 703	1 037 881	1 017	171 206	112 899	285 122	1 323 003	May
839	4 861	30 391	24 546	116 251	1 065 925	638	167 250	115 733	283 621	1 349 546	Jun.

KB106

1. Banks registered under the Banks Act, Act No. 94 of 1990; it includes the 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.
2. Only outstanding acceptances up to December 1991.



## Banks

### Assets

R millions

End of	Central bank money and gold				Deposits,						
	Bank notes and subsidiary coin	Gold coin and bullion	Deposits with the Reserve Bank	Total	Bank group funding, including NCDs / PNs	Inter-bank funding, including NCDs / PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors	Bills and acceptances discounted
	(1100M)	(1101M)	(1102M)	(1104M)	(1105M)	(1112M)	(1107M)	(1108M)	(1109M)	(1110M)	(1111M)
1999 .....	10 010	1	7 955	17 966	8 693	36 879	7 003	74 518	195 433	11 581	27 651
2000 .....	9 895	0	9 852	19 748	8 216	41 608	7 842	81 269	218 843	12 164	20 955
2001 .....	10 853	0	12 895	23 749	26 432	42 094	17 932	95 226	252 255	13 532	18 690
2002 .....	10 269	6	16 026	26 300	28 685	36 742	36 814	108 187	279 596	14 639	23 024
2003 .....	10 953	6	17 543	28 501	28 368	49 474	46 417	126 374	325 753	16 950	22 134
2001: Jul.....	7 538	0	10 181	17 719	31 375	40 628	14 752	89 672	239 151	12 679	20 777
Aug.....	6 600	0	10 411	17 011	33 224	40 157	13 656	90 903	241 972	12 746	21 043
Sept.....	6 168	0	11 805	17 974	19 732	42 079	14 604	92 190	243 656	12 816	21 381
Oct.....	7 305	0	11 960	19 265	23 269	44 930	19 164	93 374	246 955	13 004	19 515
Nov.....	7 335	0	12 641	19 976	24 424	44 934	13 879	93 604	249 140	13 183	21 095
Dec.....	10 853	0	12 895	23 749	26 432	42 094	17 932	95 226	252 255	13 532	18 690
2002: Jan.....	7 864	1	11 761	19 625	20 805	40 584	16 078	95 944	254 340	13 801	17 972
Feb.....	7 212	1	13 540	20 754	21 162	44 087	20 031	96 947	258 304	13 918	17 020
Mar.....	7 428	1	14 317	21 746	22 893	54 412	20 399	98 726	259 747	13 777	19 184
April.....	8 158	1	13 834	21 994	24 140	46 046	21 530	99 404	261 879	14 083	19 989
May.....	7 037	1	13 985	21 023	21 587	53 121	23 773	101 318	265 029	14 111	22 862
Jun.....	6 008	10	15 566	21 584	21 560	54 406	21 259	102 154	268 084	14 273	23 102
Jul.....	7 582	7	14 195	21 784	22 022	37 750	23 237	102 917	270 909	13 389	23 488
Aug.....	6 453	10	14 160	20 623	21 815	37 857	16 115	104 149	273 512	13 547	23 798
Sept.....	7 129	5	16 264	23 397	22 279	37 319	17 763	104 397	273 209	13 829	23 819
Oct.....	7 819	5	16 261	24 085	26 543	35 154	21 341	105 797	275 036	14 123	23 008
Nov.....	6 964	10	16 225	23 199	26 073	37 044	26 732	107 811	278 108	14 410	23 707
Dec.....	10 269	6	16 026	26 300	28 685	36 742	36 814	108 187	279 596	14 639	23 024
2003: Jan.....	7 382	4	15 125	22 511	26 129	44 524	34 308	109 027	282 606	14 821	21 085
Feb.....	6 860	5	14 869	21 734	24 951	47 608	32 131	110 864	286 312	15 301	21 939
Mar.....	7 786	6	15 729	23 521	23 520	47 263	30 420	111 622	290 064	15 235	23 737
April.....	8 436	7	15 795	24 238	23 401	43 553	35 319	113 835	293 675	15 496	24 641
May.....	7 105	6	14 943	22 054	26 005	50 187	35 094	116 182	297 867	15 796	25 175
Jun.....	7 460	4	15 833	23 297	26 043	65 834	33 034	116 970	300 683	15 854	24 465
Jul.....	8 113	4	15 576	23 693	24 842	52 626	32 309	118 442	304 735	16 009	21 344
Aug.....	6 745	4	15 646	22 395	25 696	49 420	34 090	120 543	308 681	16 156	22 458
Sept.....	8 748	7	17 278	26 033	26 415	51 911	36 050	122 145	312 505	16 354	21 287
Oct.....	7 998	5	17 225	25 228	29 267	54 680	35 276	124 218	317 123	16 518	22 740
Nov.....	7 550	7	16 911	24 468	34 038	38 720	38 044	123 288	322 145	16 696	22 815
Dec.....	10 953	6	17 543	28 501	28 368	49 474	46 417	126 374	325 753	16 950	22 134
2004: Jan.....	7 622	4	16 700	24 327	28 724	53 412	40 820	127 195	328 698	17 328	26 824
Feb.....	6 330	34	16 977	23 341	29 442	55 565	39 867	129 304	333 444	17 836	28 120
Mar.....	9 142	112	17 740	26 993	30 325	51 882	39 110	131 845	339 364	17 975	28 059
April.....	8 357	23	17 342	25 722	27 861	49 577	39 303	133 133	343 970	18 375	26 716
May.....	8 193	53	17 908	26 153	27 857	42 863	39 776	135 416	349 221	18 573	26 557
Jun.....	8 383	51	17 390	25 824	27 914	48 032	49 050	137 800	356 440	18 803	23 172

KB107

1. Including foreign financing in bank's own name on-lent to clients.

## Banks Assets

R millions

loans and advances					Investments					Fixed assets	Other assets	Total assets	End of
Foreign currency loans and advances <sup>1</sup>	Redeemable preference shares	Overdrafts and loans	Less: Specific provisions	Total	Investments other than shares		Shares	Less: Specific provisions	Total				
					Government stock	Other							
(1120M)	(1121M)	(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)	
35 412	12 598	199 540	12 203	597 106	29 751	16 884	15 769	169	62 235	10 865	37 942	726 115	1999
55 991	11 083	217 951	13 062	662 860	38 607	38 908	20 208	179	97 543	11 215	29 680	821 047	2000
110 249	14 643	231 962	13 911	809 104	48 627	101 445	14 478	338	164 212	11 919	41 085	1 050 068	2001
117 932	17 388	244 437	17 233	890 210	56 840	60 728	11 479	400	128 647	12 564	45 139	1 102 860	2002
114 737	15 904	262 295	18 513	989 893	71 564	236 585	14 619	535	322 233	12 279	28 591	1 381 497	2003
86 085	12 214	213 410	13 518	747 224	43 022	50 857	12 562	267	106 174	11 651	45 872	928 640	2001: Jul.
89 343	11 665	219 980	13 521	761 168	41 786	51 876	12 382	250	105 793	11 620	43 913	939 505	Aug.
92 613	13 644	224 414	14 021	763 108	42 638	60 434	11 705	305	114 472	11 565	45 625	952 744	Sept.
90 176	13 428	224 885	13 776	774 924	41 343	66 797	13 160	341	120 960	11 600	47 201	973 949	Oct.
103 214	13 129	227 159	13 991	789 771	44 826	78 598	13 013	354	136 084	11 756	53 841	1 011 427	Nov.
110 249	14 643	231 962	13 911	809 104	48 627	101 445	14 478	338	164 212	11 919	41 085	1 050 068	Dec.
130 981	14 800	231 311	13 888	822 729	43 433	80 079	13 642	300	136 853	11 613	48 000	1 038 822	2002: Jan.
131 260	14 697	232 491	14 274	835 644	43 849	74 514	13 973	302	132 034	11 583	48 212	1 048 226	Feb.
124 159	14 961	236 766	16 240	848 782	44 256	65 471	14 342	334	123 735	11 440	48 593	1 054 297	Mar.
131 504	14 615	234 370	16 519	851 041	47 352	59 885	14 038	342	120 933	11 666	46 072	1 051 705	April
129 352	14 633	233 379	16 159	863 004	47 890	59 967	13 652	347	121 161	12 288	43 146	1 060 622	May
139 812	15 479	233 843	16 419	877 555	42 596	57 136	13 076	377	112 432	12 213	43 740	1 067 523	Jun.
143 730	15 440	233 548	16 307	870 122	50 275	56 669	12 396	366	118 974	12 310	40 768	1 063 957	Jul.
144 249	15 726	237 260	17 301	870 728	47 122	56 900	14 303	355	117 970	12 227	40 058	1 061 606	Aug.
146 260	15 696	242 387	17 637	879 321	50 239	54 897	12 862	360	117 637	12 725	39 873	1 072 954	Sept.
137 262	16 458	238 926	17 739	875 911	44 294	55 770	12 620	379	112 305	12 309	44 459	1 069 068	Oct.
127 943	16 642	241 784	17 583	882 670	52 027	59 456	12 344	421	123 405	12 778	46 550	1 088 603	Nov.
117 932	17 388	244 437	17 233	890 210	56 840	60 728	11 479	400	128 647	12 564	45 139	1 102 860	Dec.
110 698	17 771	249 011	17 403	892 578	51 085	183 670	13 238	385	247 609	12 758	54 317	1 229 773	2003: Jan.
107 025	16 809	246 209	17 326	891 824	51 746	184 437	14 368	397	250 154	12 351	56 621	1 232 683	Feb.
103 702	16 664	249 939	17 703	894 463	49 143	189 680	13 940	392	252 371	12 552	49 735	1 232 642	Mar.
92 496	16 897	265 275	18 720	905 870	54 930	246 320	12 930	372	313 808	12 086	40 524	1 296 527	April
111 589	15 695	258 182	18 880	932 893	53 296	217 518	13 643	369	284 088	12 205	39 141	1 290 382	May
112 559	15 844	266 639	18 723	959 202	67 183	234 025	13 655	408	314 455	12 323	37 632	1 346 910	Jun.
112 946	16 558	263 068	18 711	944 168	66 980	234 507	13 682	388	314 780	12 373	35 326	1 330 341	Jul.
112 311	16 301	257 251	18 446	944 462	64 253	216 696	13 646	398	294 197	12 402	38 381	1 311 837	Aug.
106 555	17 166	259 231	19 015	950 603	70 018	260 676	13 595	412	343 876	12 337	33 225	1 366 075	Sept.
101 444	17 244	258 374	18 679	958 204	70 026	255 903	14 170	437	339 662	12 347	35 491	1 370 932	Oct.
97 162	17 208	266 333	18 611	957 838	71 958	287 721	16 336	643	375 373	12 328	36 431	1 406 438	Nov.
114 737	15 904	262 295	18 513	989 893	71 564	236 585	14 619	535	322 233	12 279	28 591	1 381 497	Dec.
130 042	15 488	266 548	18 270	1 016 809	69 863	205 620	14 779	531	289 731	12 185	34 122	1 377 174	2004: Jan.
128 041	15 833	266 474	18 430	1 025 497	63 569	196 483	13 272	465	272 859	12 051	35 711	1 369 458	Feb.
120 557	16 367	268 128	18 239	1 025 375	60 925	192 933	13 189	424	266 622	11 947	28 267	1 359 205	Mar.
131 066	16 496	267 239	18 133	1 035 603	60 204	158 853	12 801	408	231 449	11 900	38 102	1 342 776	April
127 735	15 721	252 239	17 697	1 018 262	61 612	160 952	12 091	409	234 246	11 654	32 688	1 323 003	May
120 838	14 876	255 028	16 790	1 035 162	68 272	163 095	12 194	411	243 152	11 514	33 894	1 349 546	Jun.

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1. Including foreign financing in bank's own name on-lent to clients.

## Banks

### Analysis of deposits by type of depositor

R millions

End of	Residents										Non-residents (1152M)	Total all deposits (1077M)	of which: denominated in foreign currency (1078M)
	Bank group deposits	Inter-bank deposits	Government deposits	Local governments and regional services councils	Public enterprises/corporations	Insurers and pension funds	Other companies and close corporations	Individuals	Other	Total			
	(1140M)	(1141M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1148M)	(1149M)	(1150M)			
2003: April .....	20 873	41 357	49 237	17 213	19 355	53 640	358 267	176 788	70 465	807 196	32 436	839 632	28 410
May .....	21 754	47 692	58 655	18 118	18 700	51 030	357 892	179 202	71 986	825 029	32 053	857 081	28 052
Jun .....	21 801	56 539	71 641	16 078	19 324	51 320	366 566	180 712	72 032	856 014	37 125	893 139	28 841
Jul .....	21 678	51 082	65 020	14 694	22 622	49 783	366 221	184 055	72 912	848 065	34 743	882 808	27 503
Aug .....	22 449	48 820	71 270	14 704	20 619	47 405	362 460	186 119	69 191	843 037	33 933	876 971	27 976
Sept .....	21 116	53 035	74 857	14 403	20 665	50 249	366 767	185 124	71 071	857 286	31 163	888 450	25 261
Oct .....	21 988	45 540	61 680	13 937	21 712	47 348	355 221	188 920	71 504	827 850	32 142	859 992	23 973
Nov .....	22 779	45 241	66 713	16 330	22 238	50 464	381 290	188 775	71 536	865 368	29 227	894 594	24 081
Dec .....	21 801	45 438	73 540	16 117	22 132	49 497	394 746	188 383	70 296	881 950	29 335	911 285	24 837
2004: Jan .....	20 063	46 780	72 426	17 487	20 917	51 816	404 848	186 405	72 154	892 895	38 625	931 521	29 650
Feb .....	24 798	52 265	52 652	20 261	26 817	56 223	410 123	186 728	71 002	900 868	38 854	939 722	28 763
Mar .....	26 645	48 062	59 729	19 811	29 211	52 081	410 801	188 240	73 089	907 669	38 820	946 489	30 655
April .....	27 902	43 649	53 553	19 365	26 126	53 596	415 364	192 531	74 659	906 745	39 436	946 181	28 416
May .....	27 059	39 630	48 761	18 945	26 161	51 417	416 983	191 814	73 830	894 599	37 579	932 178	29 939
Jun .....	28 366	37 913	63 122	20 491	24 532	55 712	416 362	191 870	76 333	914 701	34 972	949 674	27 514

KB109

## Banks

### Selected asset items

R millions

End of	NCD holdings / PNs (1160M)	Bills discounted			Advances				Investments					
		Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' acceptances (1163M)	Government sector (excluding Provincial governments) (1510M)	Provincial governments (1174M)	Domestic private sector (1166M)	Foreign sector (1167M)	Government sector (1170M)			Private sector (1172M)		Foreign sector (1173M)
									Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)	
2003: April .....	19 195	14 948	10	9 683	703	328	686 260	70 307	23 813	31 117	148	1 289	19 597	39 194
May .....	20 576	14 104	10	11 061	617	430	683 838	88 275	30 901	22 395	632	892	20 055	32 894
Jun .....	22 364	12 050	10	12 405	676	525	695 528	100 176	38 789	28 394	682	1 521	20 967	33 039
Jul .....	21 156	11 115	25	10 204	651	316	698 231	101 156	39 148	27 832	116	2 590	20 448	33 187
Aug .....	19 732	11 653	12	10 794	545	531	699 198	102 255	37 777	26 476	665	1 800	20 693	32 473
Sept .....	21 271	11 827	14	9 445	570	338	706 341	105 183	45 383	24 635	635	1 770	21 742	39 238
Oct .....	18 360	11 830	14	10 895	585	481	712 460	109 853	44 729	25 297	634	1 559	22 536	36 104
Nov .....	18 157	12 417	14	10 384	651	258	725 120	106 832	47 327	24 631	567	1 480	23 236	42 478
Dec .....	17 085	12 810	17	9 307	693	267	726 489	127 152	48 703	22 861	615	1 418	22 623	33 772
2004: Jan .....	17 320	17 146	13	9 665	754	177	735 392	141 052	44 840	25 023	292	889	23 381	30 615
Feb .....	15 989	17 874	14	10 233	779	232	741 003	142 227	41 642	21 926	234	850	20 660	29 986
Mar .....	12 109	19 130	17	8 912	930	3 162	749 217	132 285	44 293	16 632	76	836	23 166	27 561
April .....	10 320	18 261	17	8 438	630	2 533	755 574	143 046	42 703	17 500	77	786	22 931	22 852
May .....	9 241	17 073	15	9 469	542	3 384	746 352	139 893	46 358	15 254	-	712	20 614	23 077
Jun .....	9 544	15 300	14	7 857	446	3 328	758 423	131 101	48 009	20 264	-	752	21 389	24 014

KB110

## Banks and mutual banks

### Instalment sale and leasing transactions<sup>1</sup>

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2003/04	2004/01	2004/02	2003/04	2004/01	2004/02	2003/04	2004/01	2004/02	2003/04	2004/01	2004/02
Passenger cars:												
New	19 139	19 607	21 841	9 275	9 791	10 436	1 541	2 115	2 181	29 955	31 513	34 458
Used	27 868	30 046	30 436	5 413	5 889	6 044	555	771	881	33 836	36 706	37 361
Minibuses	558	568	596	88	82	77	5	6	5	651	656	678
Trucks and other land transport equipment	18 581	19 600	21 181	6 772	6 978	7 090	610	557	610	25 963	27 135	28 881
Aircraft, ships and boats	3 137	3 188	3 368	506	498	508	152	28	27	3 795	3 714	3 903
Agricultural machinery and equipment	2 650	2 778	2 942	110	114	131	14	14	16	2 774	2 906	3 089
All household appliances such as furniture, television and radio sets, other electrical equipment, etc.	254	105	99	14	11	9	37	13	10	305	129	118
Industrial, commercial and office equipment	11 833	11 846	13 007	8 317	7 619	7 802	775	788	798	20 925	20 253	21 607
Other goods	5 357	5 659	4 693	2 731	2 955	2 749	416	410	466	8 504	9 024	7 908
All goods	89 377	93 397	98 163	33 226	33 937	34 846	4 105	4 702	4 994	126 708	132 036	138 003
According to type of purchaser/lessee	Non-incorporated farming			Individuals			Other			Total		
	2003/04	2004/01	2004/02	2003/04	2004/01	2004/02	2003/04	2004/01	2004/02	2003/04	2004/01	2004/02
Instalment sale balances	1 117	1 301	2 332	48 155	51 032	53 658	40 105	41 064	42 173	89 377	93 397	98 163
Leasing balances	223	294	218	16 441	17 234	18 149	20 667	21 111	21 473	37 331	38 639	39 840

KB111

1. Unearned finance charges excluded.

### Term lending rates and amounts paid out by banks

Period	Term lending base rate <sup>1</sup> %	Average rates on instalment sale agreements		Paid out in respect of new business		
		New fixed rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
2003: April .....	16.00	17.06	15.47	5 003	1 566	6 569
May .....	16.00	16.71	15.68	4 834	1 799	6 633
Jun .....	16.00	16.24	14.65	4 653	1 422	6 074
Jul .....	15.75	17.11	15.08	5 018	1 655	6 673
Aug .....	15.00	16.80	14.58	5 238	1 921	7 159
Sept .....	15.00	16.21	13.45	5 211	1 656	6 867
Oct .....	14.00	15.44	12.23	5 773	1 936	7 710
Nov .....	13.00	15.44	12.19	5 226	1 632	6 859
Dec .....	12.25	15.51	11.90	5 612	2 905	8 517
2004: Jan .....	12.00	14.96	11.45	4 659	1 558	6 217
Feb .....	11.50	14.99	11.33	5 443	1 557	7 000
Mar .....	11.50	14.67	11.38	6 036	2 136	8 172
Apr .....	11.25	14.82	11.47	4 776	1 493	6 269
May .....	11.25	13.74	11.32	5 673	2 002	7 675
Jun .....	11.25	14.27	11.25	5 821	2 073	7 894

KB112

1. Source: The Banking Council South Africa.

## Banks

### Contingent liabilities

R millions

End of	Bills endorsed and rediscounted <sup>1</sup>  (1190M)	Indemnities and guarantees  (1191M)	Irrevocable letters of credit and unutilised facilities  (1192M)	Underwriting exposures  (1193M)	Other contingent liabilities and risk exposures  (1194M)	Aggregate net open position in foreign currencies  (1195M)	Notional amount underlying all unexpired derivatives contracts  (1197M)
1999 .....	464	43 314	30 039	42	4 331	1 567	1 997 120
2000 .....	406	53 165	42 253	222	2 968	1 372	2 980 703
2001 .....	346	58 817	28 401	13	3 140	2 651	6 554 299
2002 .....	333	62 393	37 754	39	3 490	2 491	3 093 163
2003 .....	275	62 700	45 375	0	5 227	1 516	6 924 307
2001: Jul. ....	529	54 220	32 610	119	4 643	1 988	4 141 793
Aug. ....	379	52 439	32 751	116	4 126	2 409	4 444 696
Sept. ....	349	52 053	32 270	534	3 261	2 651	4 054 501
Oct. ....	353	52 120	23 274	16	3 573	2 242	4 719 968
Nov. ....	355	55 332	31 431	19	3 254	2 686	5 406 545
Dec. ....	346	58 817	28 401	13	3 140	2 651	6 554 299
2002: Jan. ....	347	55 266	36 958	10	1 424	1 006	4 587 808
Feb. ....	347	58 459	31 564	11	3 125	2 189	4 627 885
Mar. ....	330	60 914	33 113	11	3 758	3 312	4 661 376
April ....	323	63 395	32 771	142	3 690	2 427	5 239 243
May ....	327	64 559	32 790	52	3 463	1 989	4 772 740
Jun. ....	308	64 106	33 395	48	3 694	3 019	4 418 655
Jul. ....	309	60 610	33 987	8	3 447	2 808	3 038 704
Aug. ....	312	60 933	33 901	8	3 748	2 366	5 127 576
Sept. ....	289	60 138	34 873	8	3 462	3 961	5 311 150
Oct. ....	341	61 973	34 001	8	3 430	2 876	5 522 974
Nov. ....	340	63 268	34 553	8	3 430	2 479	5 549 198
Dec. ....	333	62 393	37 754	39	3 490	2 491	3 093 163
2003: Jan. ....	333	61 568	35 448	30	2 700	107 484	6 151 913
Feb. ....	331	61 243	36 930	110	107 044	1 746	7 147 085
Mar. ....	308	61 424	36 545	3	94 500	2 180	6 845 731
April ....	306	60 796	37 931	3	3 033	2 019	6 716 388
May ....	305	62 196	35 149	3	3 690	2 533	7 311 219
Jun. ....	304	62 857	36 316	0	107 137	2 116	6 786 810
Jul. ....	317	73 558	40 075	0	4 048	2 125	6 792 329
Aug. ....	317	60 896	37 500	0	4 630	1 782	6 880 058
Sept. ....	251	61 585	40 728	0	4 950	2 073	6 941 022
Oct. ....	250	61 743	40 694	0	5 024	1 491	7 331 893
Nov. ....	225	62 665	40 131	0	5 000	1 562	7 299 383
Dec. ....	275	62 700	45 375	0	5 227	1 516	6 924 307
2004: Jan. ....	225	67 632	47 939	0	5 460	1 565	6 965 557
Feb. ....	224	76 838	46 742	0	5 580	2 038	6 481 853
Mar. ....	208	76 153	50 451	0	6 690	2 206	6 352 434
April ....	212	79 020	53 325	-	7 149	2 418	6 448 588
May ....	212	75 888	52 590	-	6 973	2 780	6 423 241
Jun. ....	210	67 409	48 568	-	7 748	2 400	6 368 318

KB113

1. From January 1992: Commercial paper, bills, promissory notes, call bonds and similar acknowledgements of debt endorsed.

## Banks

## Credit cards, cheques and electronic transactions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period			Cheques processed by the automated clearing bureau <sup>1,2</sup>			Electronic magnetic tape transactions processed <sup>2</sup>		
	Number	Value	Value seasonally adjusted	Number	Value	Value seasonally adjusted	Number	Value	Value seasonally adjusted
	Millions (1260M)	R millions (1261M)	R millions (1261N)	Millions (1262M)	R millions (1263M)	R millions (1263N)	Millions (1264M)	R millions (1265M)	R millions (1265N)
1999 .....	159.372	38 333	38 333	280.644	5 358 351	5 358 351	306.963	2 088 479	2 088 479
2000 .....	167.929	46 944	46 944	270.562	4 933 171	4 933 171	325.383	2 936 100	2 936 100
2001 .....	186.657	54 319	54 319	237.781	3 839 540	3 839 540	358.740	3 484 208	3 484 208
2002 .....	193.170	62 942	62 942	187.442	1 708 618	1 708 618	387.576	1 889 455	1 889 455
2003 .....	210.328	74 392	74 392	143.848	1 472 067	1 472 067	428.230	2 144 739	2 144 739
2001: Jul.....	15.636	4 497	4 484	19.438	329 269	298 679	29.701	301 668	277 526
Aug.....	15.733	4 492	4 678	19.945	312 046	307 078	30.377	287 095	269 642
Sept.....	14.674	4 298	4 379	17.789	288 333	273 967	28.949	279 030	261 645
Oct.....	16.786	4 776	4 739	20.566	331 629	315 720	32.738	325 933	301 935
Nov.....	16.000	4 736	4 655	20.013	284 013	299 157	31.557	305 292	302 427
Dec.....	18.602	5 740	4 802	18.271	261 353	270 698	31.110	310 367	309 469
2002: Jan.....	16.911	4 900	4 920	17.372	168 771	191 402	30.068	191 163	211 236
Feb.....	15.539	4 421	4 889	17.324	147 274	166 220	30.286	130 466	144 018
Mar.....	14.890	4 841	4 733	17.171	138 640	125 982	31.191	139 343	132 579
April.....	15.612	4 992	5 217	16.377	145 045	149 281	31.909	146 323	158 840
May.....	15.655	5 185	5 235	16.477	146 263	147 524	33.378	153 444	156 815
Jun.....	14.559	4 933	5 036	15.811	149 791	142 725	33.291	163 120	159 260
Jul.....	16.050	5 343	5 374	14.375	128 611	120 688	30.517	141 245	132 532
Aug.....	15.788	5 225	5 366	15.249	137 480	137 685	32.843	155 935	150 233
Sept.....	15.549	5 173	5 399	13.929	132 730	127 315	32.107	153 636	149 732
Oct.....	16.539	5 575	5 485	15.792	148 784	139 327	33.969	171 625	160 102
Nov.....	16.675	5 676	5 558	14.356	133 285	135 963	33.626	169 341	167 423
Dec.....	19.404	6 677	5 638	13.210	131 944	137 050	34.390	173 815	174 153
2003: Jan.....	16.863	5 721	5 654	12.112	116 392	132 724	33.054	155 257	169 299
Feb.....	15.077	5 264	5 775	12.100	117 429	134 320	33.586	159 547	174 526
Mar.....	16.532	5 823	5 791	12.654	122 237	118 448	33.516	163 126	165 785
April.....	16.715	5 794	6 047	11.688	117 394	127 532	34.562	166 492	183 266
May.....	17.167	6 095	6 086	12.176	122 328	123 644	35.969	174 592	181 181
Jun.....	17.072	5 822	6 047	11.524	118 350	113 594	34.932	174 819	170 111
Jul.....	17.833	6 314	6 355	12.373	127 446	122 858	36.563	187 970	187 967
Aug.....	16.732	6 016	6 126	11.581	121 347	119 650	35.074	178 070	173 951
Sept.....	17.767	6 409	6 726	11.919	127 312	122 349	36.832	188 739	185 553
Oct.....	18.216	6 514	6 401	12.558	132 722	115 893	38.208	199 605	177 564
Nov.....	17.408	6 401	6 269	11.351	118 277	114 741	36.314	186 784	172 797
Dec.....	22.947	8 219	6 957	11.812	130 832	130 945	39.621	209 739	201 850
2004: Jan.....	19.101	6 579	6 524	10.264	109 715	125 127	36.009	175 054	191 019
Feb.....	17.354	6 200	6 813	10.614	115 553	132 340	36.282	184 926	204 554
Mar.....	19.937	7 303	7 370	11.814	129 287	125 444	40.814	217 668	221 493
April.....	19.102	6 855	7 095	10.006	112 647	122 082	39.132	195 098	215 652
May.....	19.071	6 994	6 992	10.993	120 107	121 738	40.249	207 896	218 108
Jun.....	19.484	7 123	7 449	10.783	122 465	119 781	39.870	212 395	214 342

KB117

1. Including magnetic ink character recognition (M.I.C.R.), as well as code line clearing transactions from July 1997.

2. Risk reduction measures and changes in the processing of cheques and electronic transactions have affected the figures in these columns from January 2002.

## Banks and mutual banks

### Liquid assets and cash reserves

R millions

Period	Liquid assets									Cash reserves <sup>5</sup>			
	Bank notes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with the Reserve Bank <sup>1</sup> (1242M)	Treasury bills (1244M)	Government stock <sup>2</sup> (1245M)	Reserve Bank securities (1246M)	Land Bank bills (1247M)	Total holdings <sup>3</sup> (1250M)	Required holdings <sup>4</sup> (1251M)	Banks' liabilities as adjusted (1252M)	Rand requirement (2.5% of banks' liabilities) (1253M)	Less: Qualifying amount of SARB notes and coin held during reporting month (1254M)	Minimum reserve balance to be held with Reserve Bank <sup>6</sup> (1255M)
1999 .....	4	0	43	15 534	18 400	1 464	2 404	37 849	31 838	564 666	14 116	6 324	7 792
2000 .....	39	0	33	14 903	20 111	857	2 354	38 297	34 873	606 736	15 168	6 984	8 184
2001 .....	725	5	8	14 112	23 473	857	1 745	40 926	36 143	676 491	16 912	6 434	10 478
2002 .....	2 427	9	6	13 710	25 962	3 186	1 043	46 342	42 615	774 713	19 368	4 634	14 733
2003 .....	4 682	6	2	16 796	31 633	5 349	722	59 191	52 782	765 444	19 136	3 089	16 047
2001: Jul.....	77	4	2	16 812	23 623	1 138	2 027	43 682	36 128	671 970	16 799	6 804	9 995
Aug.....	701	5	7	13 589	24 542	1 016	1 964	41 824	36 964	682 019	17 050	5 311	11 739
Sept.....	1 842	5	4	12 789	24 570	1 059	1 707	41 977	36 498	673 979	16 849	5 063	11 786
Oct.....	1 753	0	4	12 522	24 952	740	1 227	41 199	37 923	701 775	17 544	5 082	12 462
Nov.....	1 800	6	7	12 626	27 428	510	1 099	43 476	39 100	720 432	18 011	5 303	12 707
Dec.....	1 969	11	8	10 986	29 292	1 033	1 067	44 365	40 176	737 552	18 439	6 923	11 516
2002: Jan.....	2 225	11	9	10 853	27 405	1 272	1 304	43 079	40 825	750 817	18 770	5 477	13 293
Feb.....	1 877	11	9	10 459	27 233	1 683	1 090	42 362	41 435	757 687	18 942	5 094	13 848
Mar.....	1 809	11	11	11 507	26 038	2 260	1 023	42 659	42 258	777 783	19 444	5 481	13 963
April.....	1 875	11	11	12 953	25 272	2 096	1 120	43 338	42 062	769 449	19 236	5 432	13 804
May.....	1 446	11	11	13 335	18 749	2 505	1 222	37 279	42 379	764 269	19 107	5 415	13 691
Jun.....	1 845	11	11	14 487	25 517	3 021	1 287	46 179	42 700	766 795	19 170	5 068	14 102
Jul.....	1 751	9	1	14 896	26 998	3 918	1 084	48 657	43 020	770 421	19 260	5 092	14 168
Aug.....	1 773	12	2	14 893	30 187	4 171	891	51 929	43 000	792 228	19 805	3 454	16 351
Sept.....	3 472	0	1	15 158	26 771	4 181	803	50 385	42 783	782 592	19 565	3 331	16 234
Oct.....	3 425	0	1	14 735	24 963	4 463	816	48 403	43 259	787 064	19 676	3 465	16 211
Nov.....	4 051	9	1	15 190	25 974	4 475	945	50 643	43 426	787 016	19 675	3 538	16 137
Dec.....	3 581	10	1	16 055	26 440	4 184	927	51 197	44 239	790 439	19 761	4 765	14 996
2003: Jan.....	4 663	8	2	15 034	26 938	3 370	881	50 895	48 337	749 396	18 735	3 869	14 865
Feb.....	4 061	8	2	16 983	28 345	4 499	851	54 749	49 414	764 471	19 112	3 627	15 484
Mar.....	3 740	7	1	17 794	27 548	4 753	798	54 640	49 969	783 691	19 592	3 753	15 839
April.....	3 868	7	2	18 456	27 946	5 083	679	56 040	51 811	770 879	19 272	4 238	15 034
May.....	4 202	8	2	17 698	30 877	5 743	724	59 252	51 732	768 703	19 217	3 933	15 284
Jun.....	3 794	6	2	15 906	29 030	12 542	698	61 976	53 549	758 599	18 965	3 685	15 280
Jul.....	3 713	4	2	15 139	30 310	10 777	675	60 620	53 458	747 885	18 697	3 690	15 007
Aug.....	4 588	3	2	15 693	35 370	4 445	633	60 734	53 418	759 501	18 987	1 818	17 170
Sept.....	5 594	4	2	16 623	34 085	4 546	661	61 515	53 718	760 031	19 001	1 925	17 075
Oct.....	5 860	4	3	16 830	35 120	3 790	679	62 286	55 444	767 396	19 185	1 916	17 269
Nov.....	5 891	5	3	17 292	36 979	1 990	693	62 852	56 391	773 474	19 337	1 942	17 395
Dec.....	6 204	6	3	18 111	37 051	2 656	696	64 727	56 140	781 296	19 532	2 675	16 857
2004: Jan.....	7 894	6	3	19 873	36 407	2 297	760	67 240	56 008	770 018	19 250	2 132	17 118
Feb.....	6 275	5	3	21 561	33 996	3 824	766	66 430	56 138	785 746	19 643	1 918	17 726
Mar.....	5 872	4	4	22 117	34 865	1 772	759	65 393	54 570	777 623	19 440	2 159	17 281
April.....	6 399	1	3	21 419	34 066	1 605	697	64 190	55 285	804 947	20 123	2 298	17 825
May.....	6 875	1	4	18 981	34 334	5 400	648	66 243	54 548	799 723	19 993	2 018	17 974
Jun.....	6 190	1	4	18 351	35 443	6 331	645	66 964	54 449	802 458	20 061	2 019	18 043

KB116

- From April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
- As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
- Total holdings include very small amounts of other liquid assets.
- From April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette 14763 of 28 April 1993.
- From April 1998 the minimum cash reserve requirement has been set at 2½ per cent of banks' liabilities, as per notice R572 in Government Gazette 18810 of 1 April 1998. Banks' vault cash holdings qualified in full as part of cash reserves prior to the submission of the August 2001 statutory returns, but from September 2001 only 75 per cent of the vault cash holdings qualified. This limit will be reduced by a further 25 percentage points per year every September over a three-year period to 2004.
- The minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the Reserve Bank 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 Reserve Bank from the 15th working day of September.

## Mutual Banks<sup>2</sup> and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public (1205M)	Total liabilities to the public (1206M)	Gross capital and reserves (1207M)	Other liabilities (1208M)	Total liabilities (1210M)	Deposits <sup>1</sup> (1209M)
	Transmission (1200M)	Savings (1201M)	Other short and medium term (1202M)	Long term (1203M)	Total (1204M)						
2001 .....	1	125	145	106	377	5	381	69	7	457	1 013
2002 .....	1	123	128	160	412	6	418	44	11	473	976
2003 .....	1	137	148	176	462	1	463	69	17	549	1 242
2003: Jul.....	1	138	151	176	466	3	468	50	14	533	1 114
Aug.....	1	139	148	184	473	3	475	51	14	541	1 151
Sept.....	1	142	139	195	476	2	478	52	12	541	1 201
Oct.....	1	144	144	201	489	2	490	47	17	554	1 255
Nov.....	1	143	142	185	471	2	472	69	17	558	1 290
Dec.....	1	137	148	176	462	1	463	69	17	549	1 242
2004: Jan.....	1	137	151	169	457	1	459	69	18	546	1 209
Feb.....	1	140	164	164	469	1	471	69	19	559	1 264
Mar.....	1	147	173	169	490	1	492	69	17	577	1 312
April.....	1	149	176	169	495	1	496	69	13	579	1 329
May.....	1	154	184	166	505	1	507	69	12	588	1 365
Jun.....	1	155	191	166	514	2	515	70	12	597	1 380

KB114

1. Deposits include the Savings Bank, Telebank, Savings Bank Certificate Accounts, National Savings Certificates and Senior Citizen deposits.
2. Mutual building societies until December 1993.

## Mutual Banks<sup>1</sup> and The Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets (1229M)	Total assets (1231M)	Claims on the private sector (1230M)
	Mortgage advances (1220M)	Other advances (1221M)	Bankers' acceptances (1222M)	Stocks and shares (1223M)	Treasury bills (1224M)	Government stock and other (1225M)	Notes and coin (1226M)	Deposits with banks (1227M)	Land Bank bills and promissory notes (1228M)			
2001 .....	253	66	-	7	7	-	3	89	-	33	457	1 013
2002 .....	227	91	-	7	8	-	3	103	-	33	473	976
2003 .....	223	130	-	13	29	-	4	133	-	17	549	1 242
2003: Jul.....	224	113	-	8	9	-	3	140	-	37	533	1 114
Aug.....	223	115	-	8	9	-	2	147	-	36	541	1 151
Sept.....	220	116	-	8	29	-	2	149	-	16	541	1 201
Oct.....	221	120	-	13	29	-	3	152	-	16	554	1 255
Nov.....	222	125	-	13	29	-	3	148	-	17	558	1 290
Dec.....	223	130	-	13	29	-	4	133	-	17	549	1 242
2004: Jan.....	223	130	-	13	29	-	3	131	-	16	546	1 209
Feb.....	223	134	-	13	29	-	3	140	-	16	559	1 264
Mar.....	221	140	-	14	29	-	3	154	-	17	577	1 312
April.....	221	143	-	14	29	-	3	151	-	17	579	1 329
May.....	221	147	-	14	29	-	3	157	-	17	588	1 365
Jun.....	222	154	-	14	29	-	3	158	-	18	597	1 380

KB115

1. Mutual building societies until December 1993.



## Land and Agricultural Bank of South Africa

### Liabilities

R millions

End of	Deposits				Bank overdrafts and overnight loans (1274M)	Land Bank bills (1275M)	Land Bank promissory notes (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278K)	Other liabilities (1279K)	Total liabilities (1280K)
	Call money (1270M)	Other short and medium term (1271M)	Long term (1272M)	Total (1273M)							
1999 .....	280	-	-	280	1 312	2 600	5 866	3 100	3 221	350	16 730
2000 .....	317	-	-	317	704	2 030	7 101	3 093	3 401	584	17 228
2001 .....	545	-	-	545	635	1 112	9 012	3 401	3 601	193	18 498
2002 .....	618	-	-	618	712	946	9 531	2 333	3 576	225	17 941
2003 .....	763	-	-	763	299	604	11 158	2 631	4 767	144	20 365
2001: Jul. ....	504	-	-	504	751	2 011	8 164	3 147	...	...	...
Aug. ....	527	-	-	527	755	2 019	8 602	3 087	...	...	...
Sept. ....	585	-	-	585	741	2 018	7 880	3 045	3 645	164	18 077
Oct. ....	561	-	-	561	727	1 182	8 754	3 106	...	...	...
Nov. ....	611	-	-	611	727	1 162	8 391	3 206	...	...	...
Dec. ....	545	-	-	545	635	1 112	9 012	3 401	3 601	193	18 498
2002: Jan. ....	518	-	-	518	607	1 256	7 724	3 421	...	...	...
Feb. ....	606	-	-	606	373	1 216	8 635	3 420	...	...	...
Mar. ....	651	-	-	651	588	1 115	8 804	3 427	3 856	331	18 771
April ....	623	-	-	623	752	1 011	9 378	3 333	...	...	...
May ....	616	-	-	616	808	1 080	10 091	1 539	...	...	...
Jun. ....	596	-	-	596	499	1 211	10 190	1 521	4 545	227	18 788
Jul. ....	846	-	-	846	438	1 163	10 352	1 510	...	...	...
Aug. ....	621	-	-	621	291	813	9 445	2 530	...	...	...
Sept. ....	641	-	-	641	491	758	9 137	2 549	4 696	261	18 533
Oct. ....	666	-	-	666	592	871	8 629	2 424	...	...	...
Nov. ....	625	-	-	625	698	1 000	8 992	2 349	...	...	...
Dec. ....	618	-	-	618	712	946	9 531	2 333	3 576	225	17 941
2003: Jan. ....	643	-	-	643	790	934	9 631	2 336	...	...	...
Feb. ....	697	-	-	697	639	909	9 614	2 376	...	...	...
Mar. ....	735	-	-	735	635	859	9 942	2 400	3 486	249	18 306
April ....	662	-	-	662	635	693	10 479	2 410	...	...	...
May ....	601	-	-	601	627	744	10 476	2 489	...	...	...
Jun. ....	806	-	-	806	627	608	10 811	2 623	2 812	175	18 462
Jul. ....	808	-	-	808	427	707	10 884	2 624	...	...	...
Aug. ....	802	-	-	802	325	643	12 041	2 819	...	...	...
Sept. ....	806	-	-	806	310	646	11 545	2 505	3 740	144	19 695
Oct. ....	857	-	-	857	291	689	11 047	2 387	...	...	...
Nov. ....	773	-	-	773	291	703	11 128	2 603	...	...	...
Dec. ....	763	-	-	763	299	604	11 158	2 631	4 767	144	20 365
2004: Jan. ....	846	-	-	846	299	782	11 280	2 609	...	...	...
Feb. ....	898	-	-	898	386	772	10 997	2 561	...	...	...
Mar. ....	890	-	-	890	382	772	11 573	2 630	4 599	145	20 991
April ....	890	-	-	890	382	772	11 573	2 630	...	...	...
May ....	844	-	-	844	442	548	11 468	1 618	...	...	...
Jun. ....	831	-	-	831	429	649	14 199	1 595	4 579	-	22 282

KB118

## Land and Agricultural Bank of South Africa

### Assets

R millions

End of	Loans and advances										Other assets (1299K)	Total assets (1300K)	Cash credit advances, seasonally adjusted (1301M)
	Short term				Long term				Total loans and advances (1298M)				
	Cash credit advances				Mortgage loans		Other loans to individuals (1296M)	Total (1297M)					
	Individuals (1290M)	Co-operatives (1291M)	Control boards (1292M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)							
1999 .....	1 362	5 327	-	6 688	6 329	1 035	2 026	9 390	16 078	652	16 730	5 950	
2000 .....	1 537	4 871	-	6 408	6 258	761	1 801	8 820	15 228	2 000	17 228	5 925	
2001 .....	1 482	6 986	-	8 468	5 947	808	1 672	8 427	16 895	1 603	18 498	8 090	
2002 .....	1 107	7 462	-	8 569	5 486	792	1 399	7 677	16 246	1 695	17 941	8 109	
2003 .....	1 186	8 934	-	10 121	5 251	860	1 390	7 502	17 623	2 743	20 365	9 797	
2001: Jul.....	1 500	6 205	-	7 705	6 104	807	1 720	8 631	16 336	...	...	7 504	
Aug.....	1 483	6 200	-	7 683	6 054	808	1 706	8 569	16 252	...	...	7 289	
Sept.....	1 468	5 495	-	6 963	6 010	774	1 698	8 481	15 444	2 634	18 077	6 872	
Oct.....	1 465	5 674	-	7 138	5 991	799	1 689	8 479	15 617	...	...	7 292	
Nov.....	1 474	5 931	-	7 405	5 973	797	1 682	8 452	15 857	...	...	7 558	
Dec.....	1 482	6 986	-	8 468	5 947	808	1 672	8 427	16 895	1 603	18 498	8 090	
2002: Jan.....	1 484	6 708	-	8 192	5 929	800	1 667	8 396	16 588	...	...	8 184	
Feb.....	1 523	6 761	-	8 284	5 916	800	1 664	8 380	16 664	...	...	8 822	
Mar.....	1 510	7 070	-	8 580	5 921	800	1 671	8 392	16 972	1 800	18 771	8 817	
April.....	1 471	6 994	-	8 465	5 909	803	1 679	8 390	16 855	...	...	8 544	
May.....	1 448	7 476	-	8 924	5 890	808	1 668	8 366	17 290	...	...	8 817	
Jun.....	1 412	7 438	-	8 850	5 887	792	1 665	8 344	17 194	1 595	18 788	8 376	
Jul.....	1 380	6 558	-	7 938	5 879	808	1 651	8 338	16 276	...	...	7 663	
Aug.....	1 341	6 368	-	7 709	5 810	812	1 639	8 261	15 970	...	...	7 496	
Sept.....	1 327	6 300	-	7 627	5 785	810	1 635	8 230	15 857	2 676	18 533	7 716	
Oct.....	1 321	6 437	-	7 758	5 782	807	1 638	8 228	15 986	...	...	8 164	
Nov.....	1 326	7 363	-	8 690	5 783	821	1 655	8 259	16 949	...	...	8 992	
Dec.....	1 107	7 462	-	8 569	5 486	792	1 399	7 677	16 246	1 695	17 941	8 109	
2003: Jan.....	1 135	7 030	-	8 165	5 490	794	1 393	7 676	15 841	...	...	8 209	
Feb.....	1 140	6 872	-	8 012	5 486	793	1 394	7 673	15 685	...	...	8 247	
Mar.....	1 139	7 180	-	8 320	5 509	786	1 398	7 692	16 012	2 294	18 306	8 175	
April.....	1 108	7 389	-	8 497	5 536	794	1 406	7 735	16 233	...	...	8 407	
May.....	1 119	7 286	-	8 406	5 530	809	1 411	7 750	16 156	...	...	8 141	
Jun.....	1 086	8 210	-	9 296	5 467	823	1 390	7 679	16 975	1 486	18 462	8 700	
Jul.....	1 068	8 109	-	9 177	5 421	825	1 394	7 640	16 817	...	...	9 149	
Aug.....	1 230	8 309	-	9 539	5 377	834	1 399	7 610	17 149	...	...	9 583	
Sept.....	1 201	7 927	-	9 129	5 354	836	1 393	7 582	16 711	2 985	19 695	9 417	
Oct.....	1 174	7 826	-	9 000	5 327	843	1 390	7 560	16 560	...	...	9 612	
Nov.....	1 194	8 221	-	9 415	5 309	870	1 390	7 570	16 985	...	...	9 722	
Dec.....	1 186	8 934	-	10 121	5 251	860	1 390	7 502	17 623	2 743	20 365	9 797	
2004: Jan.....	1 176	8 944	-	10 120	5 236	862	1 398	7 496	17 616	...	...	10 105	
Feb.....	949	8 784	-	9 733	4 916	678	931	6 526	16 258	...	...	9 849	
Mar.....	1 193	8 466	-	9 658	4 948	673	903	6 525	16 183	4 808	20 991	9 399	
April.....	1 179	9 200	-	10 379	4 904	689	927	6 521	16 899	...	...	10 198	
May.....	1 172	9 385	-	10 557	4 886	724	924	6 534	17 092	...	...	10 467	
Jun.....	1 172	9 385	-	10 557	4 886	724	924	6 534	17 092	5 190	22 282	9 852	

KB119

## Monetary sector<sup>1</sup>

### Liabilities

R millions

End of	Coin and bank notes <sup>2</sup>			Deposits of domestic private sector, local authorities and public enterprises/corporations <sup>3</sup>							
	Coin (1310M)	Bank notes (1311M)	Total (1312M)	Cheque and transmission (1313M)	Other demand (1314M)	Short-term savings (1315M)	Other short-term (1316M)	Medium-term		Long-term (1319M)	Total (1320M)
								Savings (1317M)	Other (1318M)		
1999 .....	1 084	21 576	22 660	122 486	113 136	32 198	50 930	272	93 844	36 651	449 517
2000 .....	1 169	22 549	23 719	123 865	119 340	32 313	64 009	48	99 215	45 082	483 872
2001 .....	1 293	23 990	25 283	150 043	137 886	35 433	74 721	110	111 610	60 388	570 190
2002 .....	1 444	27 771	29 216	161 735	159 647	37 526	93 788	45	136 728	79 316	668 786
2003 .....	1 791	31 924	33 715	177 247	165 893	45 377	126 138	113	164 204	70 871	749 843
2001: Jul.....	1 429	21 701	23 130	126 553	130 707	33 343	64 527	114	107 334	61 073	523 650
Aug. ....	1 487	22 467	23 953	128 250	135 739	34 077	65 617	123	110 435	60 999	535 240
Sept. ....	1 571	22 999	24 570	128 198	136 258	34 408	67 884	188	105 358	64 870	537 163
Oct. ....	1 472	22 437	23 909	135 665	128 869	34 801	67 596	72	106 965	62 697	536 665
Nov. ....	1 530	24 507	26 036	140 494	135 428	35 529	47 794	51	125 576	65 432	550 304
Dec. ....	1 293	23 990	25 283	150 043	137 886	35 433	74 721	110	111 610	60 388	570 190
2002: Jan.....	1 478	23 386	24 864	137 956	158 848	35 175	74 491	109	119 735	65 241	591 556
Feb. ....	1 520	23 970	25 490	141 246	160 479	35 495	78 611	110	117 413	66 686	600 041
Mar. ....	1 473	25 817	27 290	146 158	161 763	35 480	96 414	48	104 415	65 217	609 495
April.....	1 489	24 674	26 163	143 033	163 099	36 104	92 118	50	106 628	70 485	611 516
May .....	1 541	25 211	26 752	143 735	172 743	36 988	93 891	55	107 644	76 351	631 407
Jun. ....	1 633	26 191	27 825	147 413	164 480	37 423	94 085	55	96 764	82 953	623 174
Jul. ....	1 539	25 204	26 743	149 948	154 981	37 923	82 460	56	111 636	91 355	628 358
Aug. ....	2 081	26 277	28 358	154 184	154 295	38 332	90 511	56	111 439	84 891	633 707
Sept. ....	1 622	26 428	28 050	157 071	163 284	37 863	96 125	56	103 232	82 375	640 006
Oct. ....	1 578	26 045	27 623	148 705	163 587	38 459	109 648	52	109 738	83 541	653 730
Nov. ....	1 668	28 702	30 371	158 132	157 931	37 630	79 117	49	146 830	82 779	662 469
Dec. ....	1 444	27 771	29 216	161 735	159 647	37 526	93 788	45	136 728	79 316	668 786
2003: Jan.....	1 647	27 504	29 151	152 189	160 835	37 022	92 288	44	154 684	79 165	676 228
Feb. ....	1 681	28 007	29 689	150 557	156 506	37 211	86 709	44	167 684	79 699	678 408
Mar. ....	1 581	27 517	29 098	151 225	164 119	37 294	86 269	45	164 669	82 614	686 235
April.....	1 457	28 198	29 655	151 724	160 236	38 023	111 137	45	163 934	79 131	704 230
May .....	1 743	28 645	30 389	143 848	155 505	40 456	108 858	46	181 724	77 170	707 606
Jun. ....	1 783	28 222	30 005	153 266	147 884	41 097	111 173	47	182 056	79 838	715 361
Jul. ....	1 773	28 132	29 905	152 605	149 269	42 144	118 536	50	176 516	79 330	718 450
Aug. ....	1 800	30 165	31 965	152 320	145 865	42 578	122 046	50	173 865	72 999	709 721
Sept. ....	1 803	29 028	30 831	159 562	153 286	43 131	120 272	51	171 778	72 137	720 217
Oct. ....	1 813	30 390	32 203	160 543	157 867	43 901	115 861	52	165 093	67 047	710 364
Nov. ....	1 884	33 147	35 031	166 220	159 596	45 085	106 090	47	187 429	75 622	740 089
Dec. ....	1 791	31 924	33 715	177 247	165 893	45 377	126 138	113	164 204	70 871	749 843
2004: Jan.....	1 670	32 877	34 547	174 869	175 537	44 558	125 076	49	162 471	75 109	757 669
Feb. ....	1 716	33 759	35 476	184 558	179 636	45 298	107 276	41	180 165	80 915	777 889
Mar. ....	1 584	32 387	33 971	173 202	183 148	45 905	121 011	42	168 672	91 017	782 998
April.....	1 677	33 899	35 576	176 519	172 470	46 462	123 012	50	175 745	96 300	790 557
May .....	1 617	33 627	35 244	176 613	169 140	46 760	124 279	44	178 647	94 824	790 307
Jun. ....	1 689	33 511	35 201	181 535	173 916	47 295	130 952	46	161 240	103 424	798 409

KB120

1. A consolidation of the balance sheets of institutions within the monetary sector, i.e. the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits 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 and 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 with the monetary sector. Foreign deposits and government deposits are excluded.
4. "Government" consists of the South African Central Government (including the former Public Debt Commissioners and the Public Investment Commissioners, but excluding Transnet, Sapos 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<sup>1</sup>

### Liabilities

R millions

Government deposits <sup>4</sup> (1506M)	Foreign liabilities			Capital and reserves			Other liabilities (1509K)	Total liabilities (1338K)	End of
	Reserve Bank and CPD (1339M)	Other (1507M)	Total (1508M)	Domestic (1334K)	Foreign (1335K)	Total (1336K)			
32 147	20 067	54 057	74 124	61 653	1 310	62 963	106 000	747 409	1999
34 199	20 348	67 245	87 593	73 406	1 681	75 088	142 517	846 988	2000
45 597	48 893	98 811	147 704	83 443	1 486	84 929	206 838	1 080 541	2001
43 299	22 936	57 812	80 747	90 370	1 245	91 614	210 019	1 123 681	2002
81 780	20 883	66 947	87 830	94 402	2 795	97 197	308 757	1 359 122	2003
49 892	22 267	69 354	91 621	...	...	...	...	...	2001: Jul.
46 067	34 331	71 879	106 210	...	...	...	...	...	Aug.
46 019	36 470	76 264	112 734	77 472	1 387	78 859	165 948	965 293	Sept.
47 948	38 409	79 394	117 804	...	...	...	...	...	Oct.
47 514	42 349	88 143	130 492	...	...	...	...	...	Nov.
45 597	48 893	98 811	147 704	83 443	1 486	84 929	206 838	1 080 541	Dec.
48 460	29 121	88 251	117 371	...	...	...	...	...	2002: Jan.
42 623	29 331	87 408	116 739	...	...	...	...	...	Feb.
44 595	28 718	83 659	112 377	86 649	1 446	88 095	197 927	1 079 780	Mar.
51 017	27 370	80 770	108 140	...	...	...	...	...	April
50 604	25 088	74 957	100 045	...	...	...	...	...	May
63 111	26 704	77 227	103 931	88 417	1 639	90 056	190 417	1 098 513	Jun.
57 996	26 664	71 241	97 906	...	...	...	...	...	Jul.
48 747	27 345	72 219	99 563	...	...	...	...	...	Aug.
46 798	26 951	73 098	100 049	89 292	1 596	90 888	196 355	1 102 146	Sept.
37 335	25 759	77 604	103 363	...	...	...	...	...	Oct.
38 227	23 900	72 910	96 809	...	...	...	...	...	Nov.
43 299	22 936	57 812	80 747	90 370	1 245	91 614	210 019	1 123 681	Dec.
48 315	22 253	70 192	92 445	...	...	...	...	...	2003: Jan.
47 481	21 106	72 655	93 761	...	...	...	...	...	Feb.
55 989	20 290	66 907	87 197	90 701	1 710	92 411	291 582	1 242 512	Mar.
51 482	19 013	74 618	93 631	...	...	...	...	...	April
61 049	21 436	64 453	85 889	...	...	...	...	...	May
73 928	23 701	74 219	97 920	93 636	1 885	95 521	321 736	1 334 471	Jun.
67 148	23 109	70 581	93 690	...	...	...	...	...	Jul.
73 364	22 627	68 591	91 217	...	...	...	...	...	Aug.
77 028	21 587	67 553	89 140	92 477	1 908	94 385	337 921	1 349 521	Sept.
69 535	21 439	64 400	85 838	...	...	...	...	...	Oct.
74 176	19 903	66 257	86 160	...	...	...	...	...	Nov.
81 780	20 883	66 947	87 830	94 402	2 795	97 197	308 757	1 359 122	Dec.
74 947	27 065	70 562	97 627	...	...	...	...	...	2004: Jan.
55 058	25 535	71 971	97 506	...	...	...	...	...	Feb.
62 695	24 368	66 728	91 096	99 490	3 695	103 184	271 488	1 345 431	Mar.
57 016	27 553	66 187	93 741	...	...	...	...	...	April
52 636	25 943	66 795	92 738	...	...	...	...	...	May
67 050	24 921	63 039	87 960	103 674	3 402	107 076	265 241	1 360 937	Jun.

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1. A consolidation of the balance sheets of institutions within the monetary sector, i.e. 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 and 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 with the monetary sector. Foreign deposits and government deposits are excluded.
4. "Government" consists of the South African Central Government (including the former Public Debt Commissioners and the Public Investment Commissioners, but excluding Transnet, Sapos 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<sup>1</sup>

### Assets

R millions

End of	Foreign assets					Claims on the private sector of					
	Gold and foreign exchange			Long term (1342M)	Total foreign assets (1512M)	Reserve Bank (1344M)	CPD <sup>3</sup> (1345M)	Land Bank (1298M)	Other monetary institutions (1346M)	Total (1347M)	of which: local authorities (1348M)
	Reserve Bank <sup>2</sup> (1021M)	Other (1349M)	Total (1511M)								
1999 .....	45 369	25 808	71 177	8 681	79 858	3 641	-	16 078	513 004	532 723	5 895
2000 .....	57 005	30 956	87 961	14 330	102 290	733	-	15 228	574 128	590 089	4 127
2001 .....	90 591	67 380	157 972	25 692	183 663	803	-	16 895	656 044	673 742	2 813
2002 .....	65 977	84 554	150 530	16 480	167 010	362	-	16 246	686 773	703 381	3 061
2003 .....	52 905	127 477	180 382	34 107	214 489	341	-	17 623	820 250	838 214	4 442
2001: Jul. ....	61 702	48 995	110 697	15 116	125 813	730	-	16 336	591 946	609 011	3 307
Aug. ....	62 828	60 510	123 337	14 943	138 281	732	-	16 252	602 868	619 853	3 284
Sept. ....	67 547	57 428	124 975	17 510	142 485	751	-	15 444	613 825	630 020	3 218
Oct. ....	70 956	53 779	124 735	19 526	144 261	749	-	15 617	620 886	637 252	3 392
Nov. ....	77 726	64 509	142 235	20 782	163 017	760	-	15 857	626 284	642 900	2 798
Dec. ....	90 591	67 380	157 972	25 692	183 663	803	-	16 895	656 044	673 742	2 813
2002: Jan. ....	85 258	66 986	152 243	23 517	175 761	798	-	16 588	654 041	671 428	2 622
Feb. ....	86 169	71 234	157 403	23 429	180 832	813	-	16 664	652 760	670 236	2 788
Mar. ....	85 737	70 855	156 593	20 219	176 812	487	-	16 972	651 150	668 608	2 893
April ....	80 518	78 725	159 244	19 417	178 661	482	-	16 855	650 083	667 420	2 637
May. ....	74 189	84 231	158 421	19 169	177 589	479	-	17 290	653 773	671 542	2 478
Jun. ....	78 317	91 511	169 828	19 524	189 352	482	-	17 194	656 283	673 959	2 749
Jul. ....	76 616	90 629	167 245	17 420	184 665	363	-	16 276	658 440	675 079	2 759
Aug. ....	79 768	85 704	165 471	16 276	181 747	369	-	15 970	669 981	686 319	2 860
Sept. ....	80 088	88 240	168 328	17 810	186 138	383	-	15 857	675 025	691 265	2 814
Oct. ....	75 917	83 731	159 649	17 875	177 524	383	-	15 986	676 384	692 753	2 835
Nov. ....	70 039	86 728	156 766	16 998	173 765	389	-	16 949	684 462	701 800	2 906
Dec. ....	65 977	84 554	150 530	16 480	167 010	362	-	16 246	686 773	703 381	3 061
2003: Jan. ....	66 196	72 979	139 176	26 473	165 648	357	-	15 841	744 066	760 265	3 048
Feb. ....	63 410	69 932	133 342	28 251	161 593	363	-	15 685	748 600	764 648	3 019
Mar. ....	61 130	72 172	133 302	31 055	164 357	362	-	16 012	761 492	777 866	3 016
April ....	54 719	70 591	125 310	39 617	164 927	353	-	16 233	795 216	811 802	3 091
May. ....	63 031	88 550	151 581	33 124	184 704	377	-	16 156	768 383	784 916	3 038
Jun. ....	57 864	100 376	158 241	33 637	191 878	365	-	16 975	773 455	790 795	3 270
Jul. ....	57 826	101 298	159 124	33 784	192 907	367	-	16 817	777 109	794 293	3 584
Aug. ....	56 940	102 458	159 398	33 085	192 483	367	-	17 149	779 938	797 454	3 406
Sept. ....	54 640	105 421	160 061	39 740	199 802	358	-	16 711	798 395	815 464	4 241
Oct. ....	53 980	110 121	164 101	37 593	201 694	358	-	16 560	808 441	825 359	4 058
Nov. ....	50 473	107 107	157 580	43 400	200 980	357	-	16 985	830 258	847 600	4 065
Dec. ....	52 905	127 477	180 382	34 107	214 489	341	-	17 623	820 250	838 214	4 442
2004: Jan. ....	55 885	141 314	197 199	31 338	228 537	338	-	17 616	813 104	831 058	3 545
Feb. ....	54 486	142 475	196 961	30 455	227 416	337	-	16 258	810 540	827 135	3 659
Mar. ....	62 241	132 626	194 867	28 010	222 877	335	-	16 183	818 390	834 908	2 502
April ....	68 556	143 361	211 917	24 124	236 041	334	-	16 899	814 459	831 691	2 833
May. ....	66 856	140 127	206 984	23 933	230 917	334	-	17 092	808 221	825 647	2 311
Jun. ....	70 233	131 356	201 589	24 763	226 352	329	-	17 092	819 592	837 013	2 145

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1. See footnote 1 on pages S-18 and S-19.
2. The gold component of the Reserve Bank's foreign assets is valued at a market related price.
3. Including investments in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
4. Consisting of the Reserve Bank's holdings of SA Treasury bills, SA government securities, loans to the government sector and investments of the Stabilisation Account.
5. Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.

## Monetary sector<sup>1</sup>

### Assets

R millions

Claims on the government sector					Other assets (1513K)	Total assets (1358K)	End of
Credit				Total claims on the government sector (1359M)			
Reserve Bank <sup>4</sup> (1350M)	CPD <sup>5</sup> (1351M)	Other monetary institutions (1352M)	Total (1353M)				
6 306	4 676	50 359	61 342	61 342	73 487	747 409	1999
6 672	3 750	53 784	64 206	64 206	90 402	846 988	2000
6 994	2 070	58 403	67 467	67 467	155 668	1 080 541	2001
14 373	2 178	68 386	84 937	84 937	168 352	1 123 681	2002
16 469	1 729	85 979	104 177	104 177	202 243	1 359 122	2003
7 277	2 664	55 464	65 405	65 405	...	...	2001: Jul.
7 424	4 122	54 131	65 677	65 677	...	...	Aug.
7 293	2 122	55 669	65 084	65 084	127 704	965 293	Sept.
7 364	2 020	52 332	61 717	61 717	...	...	Oct.
7 441	2 080	56 105	65 626	65 626	...	...	Nov.
6 994	2 070	58 403	67 467	67 467	155 668	1 080 541	Dec.
6 800	1 907	52 947	61 653	61 653	...	...	2002: Jan.
6 692	2 015	52 305	61 012	61 012	...	...	Feb.
6 516	1 152	53 312	60 980	60 980	173 379	1 079 780	Mar.
6 838	1 439	58 007	66 284	66 284	...	...	April
6 936	1 361	60 207	68 504	68 504	...	...	May
6 924	1 344	55 626	63 894	63 894	171 309	1 098 513	Jun.
7 182	1 922	63 063	72 166	72 166	...	...	Jul.
7 068	1 295	59 234	67 596	67 596	...	...	Aug.
14 033	1 180	62 586	77 798	77 798	146 945	1 102 146	Sept.
14 058	1 187	56 298	71 543	71 543	...	...	Oct.
14 402	1 459	63 584	79 446	79 446	...	...	Nov.
14 373	2 178	68 386	84 937	84 937	168 352	1 123 681	Dec.
14 530	1 405	62 919	78 853	78 853	...	...	2003: Jan.
14 535	3 806	66 260	84 601	84 601	...	...	Feb.
10 521	1 218	65 440	77 178	77 178	223 110	1 242 512	Mar.
10 570	1 501	71 084	83 155	83 155	...	...	April
10 759	1 437	69 104	81 300	81 300	...	...	May
10 947	1 670	81 142	93 759	93 759	258 039	1 334 471	Jun.
10 904	1 238	79 206	91 348	91 348	...	...	Jul.
10 791	1 241	77 674	89 706	89 706	...	...	Aug.
11 000	1 234	83 417	95 651	95 651	238 605	1 349 521	Sept.
18 184	1 772	83 584	103 541	103 541	...	...	Oct.
18 136	1 758	85 879	105 773	105 773	...	...	Nov.
16 469	1 729	85 979	104 177	104 177	202 243	1 359 122	Dec.
15 298	1 688	88 261	105 248	105 248	...	...	2004: Jan.
8 768	4 289	82 717	95 774	95 774	...	...	Feb.
8 671	1 364	84 253	94 288	94 288	193 359	1 345 431	Mar.
15 439	1 245	81 733	98 417	98 417	...	...	April
15 322	1 392	82 640	99 354	99 354	...	...	May
15 752	1 413	87 377	104 542	104 542	193 031	1 360 937	Jun.

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1. See footnote 1 on pages S-18 and S-19.
2. The gold component of the Reserve Bank's foreign assets is valued at a market related price.
3. Including investments in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
4. Consisting of the Reserve Bank's holdings of SA Treasury bills, SA government securities, loans to the government sector and investments of the Stabilisation Account.
5. Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.

Credit extension by all monetary institutions<sup>1</sup>

R millions

End of	Total credit extension <sup>2</sup> (1368M)	Net credit extended to the government sector (1367M)	Credit extended to the domestic private sector											of which: to households (1505M)
			Investments (1360M)	Bills discounted (1361M)	Instalment sale credit <sup>3</sup> (1362M)	Leasing finance <sup>3</sup> (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total (P0) (1347M)	minus: Local authorities (1348M)	plus: Loans granted under resale agreements (1502M)	plus: Foreign finance on-lent to clients (1503M)	Total (P1) (1504M)	
1999 .....	561 910	29 187	23 506	5 722	52 364	22 081	203 358	225 691	532 723	5 895	1 693	3 021	531 542	262 149
2000 .....	620 085	29 996	38 360	7 824	57 068	24 151	226 269	236 416	590 089	4 127	1 205	5 254	592 421	286 826
2001 .....	695 601	21 859	50 018	8 742	64 901	30 069	259 162	260 852	673 742	2 813	6 539	8 693	686 161	315 071
2002 .....	745 008	41 627	31 246	8 967	76 619	31 329	286 002	269 217	703 381	3 061	13 441	429	714 191	333 265
2003 .....	860 600	22 386	84 310	7 785	89 209	37 166	331 843	287 900	838 214	4 442	18 840	506	853 118	378 569
2001: Jul.....	624 513	15 502	29 698	8 641	61 624	28 023	246 234	234 791	609 011	3 307	2 266	6 841	614 811	...
Aug.....	639 452	19 599	29 852	8 622	62 089	28 784	249 005	241 501	619 853	3 284	1 997	7 910	626 476	...
Sept.....	649 073	19 052	30 277	8 624	62 796	29 374	250 607	248 343	630 020	3 218	1 964	8 261	637 027	306 026
Oct.....	651 009	13 757	32 425	8 736	63 222	29 891	253 735	249 242	637 252	3 392	2 014	8 891	644 766	...
Nov.....	661 001	18 100	35 163	8 688	64 292	29 054	256 071	249 633	642 900	2 798	2 172	9 191	651 466	...
Dec.....	695 601	21 859	50 018	8 742	64 901	30 069	259 162	260 852	673 742	2 813	6 539	8 693	686 161	315 071
2002: Jan.....	684 610	13 182	45 186	8 460	65 714	29 976	261 033	261 060	671 428	2 622	3 519	8 426	680 750	...
Feb.....	688 614	18 378	43 598	8 329	66 447	30 253	265 020	256 589	670 236	2 788	4 785	3 194	675 427	...
Mar.....	684 983	16 374	36 510	8 548	67 802	30 680	266 447	258 621	668 608	2 893	5 068	3 054	673 839	318 589
April.....	682 675	15 256	34 507	8 388	68 494	30 668	268 553	256 810	667 420	2 637	4 697	2 366	671 845	...
May.....	689 431	17 889	35 104	8 248	69 618	31 454	271 901	255 216	671 542	2 478	5 779	2 052	676 894	...
Jun.....	674 731	772	31 849	8 118	70 311	31 598	274 924	257 158	673 959	2 749	6 149	2 018	679 376	325 895
Jul.....	689 238	14 159	32 814	8 169	71 202	31 472	277 751	253 671	675 079	2 759	5 589	1 509	679 418	...
Aug.....	705 157	18 838	36 626	8 309	72 441	31 457	280 286	257 201	686 319	2 860	3 427	1 812	688 698	...
Sept.....	722 253	30 989	33 208	8 615	73 115	31 035	279 949	265 343	691 265	2 814	3 451	1 368	693 270	324 518
Oct.....	726 948	34 195	32 855	8 832	74 141	31 412	281 764	263 748	692 753	2 835	5 204	1 570	696 692	...
Nov.....	743 007	41 207	33 932	9 033	75 692	31 876	284 850	266 417	701 800	2 906	8 699	657	708 250	...
Dec.....	745 008	41 627	31 246	8 967	76 619	31 329	286 002	269 217	703 381	3 061	13 441	429	714 191	333 265
2003: Jan.....	790 792	30 527	80 857	7 530	77 669	31 375	289 003	273 831	760 265	3 048	12 044	1 036	770 297	...
Feb.....	801 757	37 109	84 568	5 714	78 910	31 976	292 702	270 778	764 648	3 019	12 032	570	774 231	...
Mar.....	799 045	21 179	89 784	5 300	79 839	31 812	296 468	274 662	777 866	3 016	11 402	491	786 744	353 716
April.....	843 464	31 662	102 557	5 119	81 100	32 767	300 115	290 146	811 802	3 091	14 433	398	823 542	...
May.....	805 157	20 241	77 936	5 291	82 344	33 865	304 291	281 189	784 916	3 038	11 514	351	793 743	...
Jun.....	810 615	19 820	70 212	6 324	83 191	33 816	307 060	290 192	790 795	3 270	6 985	840	795 350	360 815
Jul.....	818 483	24 190	71 156	6 299	85 184	33 315	311 055	287 284	794 293	3 584	13 649	430	804 788	...
Aug.....	813 786	16 332	71 947	7 325	86 070	34 510	314 943	282 660	797 454	3 406	12 589	803	807 440	...
Sept.....	834 076	18 612	83 958	6 556	87 346	34 836	318 711	284 057	815 464	4 241	14 513	851	826 587	374 829
Oct.....	859 353	33 995	87 337	7 030	89 390	34 866	323 300	283 436	825 359	4 058	12 924	968	835 193	...
Nov.....	879 186	31 586	95 419	8 044	87 835	35 479	328 342	292 481	847 600	4 065	11 128	683	855 347	...
Dec.....	860 600	22 386	84 310	7 785	89 209	37 166	331 843	287 900	838 214	4 442	18 840	506	853 118	378 569
2004: Jan.....	861 348	30 290	68 652	7 449	89 982	37 157	334 737	293 082	831 058	3 545	13 379	693	841 585	...
Feb.....	867 841	40 706	61 367	6 493	91 658	37 515	339 009	291 092	827 135	3 659	15 348	706	839 530	...
Mar.....	866 490	31 582	61 437	5 935	93 049	38 581	344 911	290 994	834 908	2 502	13 436	1 035	846 878	397 615
April.....	873 082	41 390	51 756	5 312	94 161	38 688	349 430	292 346	831 691	2 833	9 481	684	839 024	...
May.....	872 354	46 707	53 593	6 420	95 956	39 102	354 633	275 943	825 647	2 311	9 607	925	833 868	...
Jun.....	874 493	37 480	54 027	5 269	97 566	39 748	361 749	278 654	837 013	2 145	10 554	529	845 951	414 803

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1. Monetary sector as defined on pages S-18 and S-19.
2. Total of P0 credit extended to the domestic private sector and net credit extended to the government sector.
3. Unearned finance charges excluded.

Monetary aggregates<sup>1</sup>

R millions

End of	Coin and banknotes in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A <sup>2</sup> (1370M)	Other demand deposits <sup>3</sup> (1314M)	M1 <sup>4</sup> (1371M)	Other short and medium-term deposits <sup>5</sup> (1372M)	M2 <sup>6</sup> (1373M)	Long-term deposits <sup>7</sup> (1319M)	M3 <sup>8</sup> (1374M)
1999 .....	22 660	122 486	145 146	113 136	258 282	177 244	435 526	36 651	472 177
2000 .....	23 719	123 865	147 583	119 340	266 924	195 585	462 509	45 082	507 591
2001 .....	25 283	150 043	175 326	137 886	313 211	221 874	535 085	60 388	595 473
2002 .....	29 216	161 735	190 951	159 647	350 598	268 088	618 685	79 316	698 001
2003 .....	33 715	177 247	210 962	165 893	376 855	335 832	712 687	70 871	783 558
2001: Jul. ....	23 130	126 553	149 683	130 707	280 390	205 317	485 707	61 073	546 780
Aug. ....	23 953	128 250	152 203	135 739	287 942	210 252	498 194	60 999	559 194
Sept. ....	24 570	128 198	152 767	136 258	289 025	207 837	496 862	64 870	561 733
Oct. ....	23 909	135 665	159 574	128 869	288 443	209 434	497 877	62 697	560 575
Nov. ....	26 036	140 494	166 530	135 428	301 958	208 950	510 908	65 432	576 340
Dec. ....	25 283	150 043	175 326	137 886	313 211	221 874	535 085	60 388	595 473
2002: Jan. ....	24 864	137 956	162 820	158 848	321 668	229 510	551 178	65 241	616 420
Feb. ....	25 490	141 246	166 736	160 479	327 215	231 630	558 845	66 686	625 531
Mar. ....	27 290	146 158	173 448	161 763	335 211	236 358	571 569	65 217	636 785
April ....	26 163	143 033	169 195	163 099	332 295	234 899	567 194	70 485	637 678
May ....	26 752	143 735	170 487	172 743	343 230	238 578	581 808	76 351	658 158
Jun. ....	27 825	147 413	175 237	164 480	339 717	228 328	568 045	82 953	650 999
Jul. ....	26 743	149 948	176 691	154 981	331 672	232 075	563 746	91 355	655 101
Aug. ....	28 358	154 184	182 542	154 295	336 837	240 338	577 175	84 891	662 065
Sept. ....	28 050	157 071	185 121	163 284	348 405	237 276	585 681	82 375	668 056
Oct. ....	27 623	148 705	176 328	163 587	339 916	257 897	597 812	83 541	681 353
Nov. ....	30 371	158 132	188 503	157 931	346 434	263 626	610 060	82 779	692 839
Dec. ....	29 216	161 735	190 951	159 647	350 598	268 088	618 685	79 316	698 001
2003: Jan. ....	29 151	152 189	181 340	160 835	342 175	284 039	626 214	79 165	705 379
Feb. ....	29 689	150 557	180 246	156 506	336 751	291 647	628 398	79 699	708 097
Mar. ....	29 098	151 225	180 323	164 119	344 442	288 276	632 719	82 614	715 333
April ....	29 655	151 724	181 379	160 236	341 615	313 139	654 754	79 131	733 885
May ....	30 389	143 848	174 236	155 505	329 741	331 084	660 825	77 170	737 995
Jun. ....	30 005	153 266	183 271	147 884	331 155	334 373	665 528	79 838	745 366
Jul. ....	29 905	152 605	182 510	149 269	331 779	337 246	669 025	79 330	748 355
Aug. ....	31 965	152 320	184 285	145 865	330 150	338 538	668 688	72 999	741 686
Sept. ....	30 831	159 562	190 393	153 286	343 679	335 232	678 911	72 137	751 048
Oct. ....	32 203	160 543	192 745	157 867	350 613	324 907	675 519	67 047	742 566
Nov. ....	35 031	166 220	201 251	159 596	360 847	338 651	699 498	75 622	775 120
Dec. ....	33 715	177 247	210 962	165 893	376 855	335 832	712 687	70 871	783 558
2004: Jan. ....	34 547	174 869	209 416	175 537	384 952	332 155	717 107	75 109	792 216
Feb. ....	35 476	184 558	220 034	179 636	399 670	332 780	732 450	80 915	813 365
Mar. ....	33 971	173 202	207 173	183 148	390 321	335 630	725 951	91 017	816 969
April ....	35 576	176 519	212 094	172 470	384 564	345 268	729 832	96 300	826 132
May ....	35 244	176 613	211 857	169 140	380 998	349 730	730 727	94 824	825 551
Jun. ....	35 201	181 535	216 736	173 916	390 652	339 532	730 185	103 424	833 609

KB125

- Based on the consolidated liabilities of the monetary sector.
- Notes and coin in circulation plus cheque and transmission deposits of the domestic private sector with monetary institutions.
- Demand deposits (other than cheque and transmission deposits) of the domestic private sector with the monetary sector.
- M1A plus other demand deposits held by the domestic private sector.
- 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.
- M1 plus other short-term and medium-term deposits held by the domestic private sector.
- Long-term deposits of the domestic private sector with monetary institutions, including national savings certificates issued by the Postbank.
- M2 plus long-term deposits held by the domestic private sector.



Monetary Analysis<sup>1</sup>

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets: Cumulative flow <sup>2</sup> (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities (1381M)		Net foreign assets: Cumulative flow (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2003: April .....	733 885	55 636	83 144	51 482	31 662	811 802	-165 215	733 031	55 670	31 652	820 409
May .....	737 995	70 991	81 289	61 049	20 241	784 916	-138 153	740 283	70 991	20 218	793 232
Jun. ....	745 366	77 388	93 748	73 928	19 820	790 795	-142 636	748 211	77 370	19 855	799 361
Jul. ....	748 355	81 419	91 337	67 148	24 190	794 293	-151 547	753 395	81 386	24 231	800 743
Aug. ....	741 686	86 340	89 695	73 364	16 332	797 454	-158 439	746 733	86 346	16 338	798 889
Sept. ....	751 048	94 722	95 640	77 028	18 612	815 464	-177 750	752 366	94 731	18 582	811 320
Oct. ....	742 566	98 355	103 530	69 535	33 995	825 359	-215 142	747 453	98 439	33 988	822 434
Nov. ....	775 120	101 967	105 762	74 176	31 586	847 600	-206 033	774 774	102 030	31 576	837 787
Dec. ....	783 558	115 540	104 166	81 780	22 386	838 214	-192 582	775 872	115 541	22 363	826 024
2004: Jan. ....	792 216	113 087	105 237	74 947	30 290	831 058	-182 219	789 361	113 084	30 319	825 557
Feb. ....	813 365	120 315	95 763	55 058	40 706	827 135	-174 791	807 531	120 347	40 670	818 192
Mar. ....	816 969	125 561	94 277	62 695	31 582	834 908	-175 082	808 176	125 583	31 598	830 412
April. ....	826 132	129 103	98 406	57 016	41 390	831 691	-176 052	820 666	129 124	41 378	833 905
May. ....	825 551	132 972	99 343	52 636	46 707	825 647	-179 774	823 463	132 924	46 701	829 803
Jun. ....	833 609	136 308	104 531	67 050	37 480	837 013	-177 192	833 589	136 242	37 545	843 091

KB126

## Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets <sup>3</sup> (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits <sup>4</sup> (1330H)	Net claims (1367H)						
2003: April .....	18 552	4 789	5 977	4 506	10 483	33 936	-30 655	24 803	4 829	10 468	40 611
May .....	4 110	15 356	-1 855	-9 566	-11 421	-26 886	27 061	7 253	15 321	-11 434	-27 177
Jun. ....	7 371	6 396	12 458	-12 879	-421	5 879	-4 483	7 928	6 379	-363	6 129
Jul. ....	2 988	4 031	-2 411	6 780	4 370	3 498	-8 910	5 184	4 016	4 376	1 381
Aug. ....	-6 668	4 921	-1 642	-6 216	-7 858	3 161	-6 892	-6 662	4 960	-7 893	-1 854
Sept. ....	9 361	8 382	5 944	-3 664	2 280	18 010	-19 311	5 634	8 385	2 245	12 431
Oct. ....	-8 481	3 634	7 890	7 493	15 383	9 894	-37 392	-4 913	3 708	15 406	11 114
Nov. ....	32 554	3 612	2 232	-4 641	-2 409	22 242	9 109	27 321	3 591	-2 412	15 353
Dec. ....	8 438	13 573	-1 596	-7 605	-9 200	-9 386	13 451	1 098	13 511	-9 213	-11 764
2004: Jan. ....	8 658	-2 453	1 070	6 834	7 904	-7 156	10 363	13 489	-2 457	7 956	-467
Feb. ....	21 149	7 228	-9 473	19 889	10 416	-3 923	7 428	18 170	7 264	10 352	-7 365
Mar. ....	3 604	5 246	-1 486	-7 637	-9 123	7 773	-291	645	5 235	-9 072	12 220
April. ....	9 164	3 542	4 129	5 679	9 808	-3 217	-970	12 490	3 541	9 780	3 493
May. ....	-581	3 869	937	4 380	5 317	-6 045	-3 722	2 797	3 800	5 323	-4 102
Jun. ....	8 058	3 336	5 188	-14 414	-9 226	11 366	2 582	10 126	3 319	-9 156	13 288

KB127

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

2. Cumulative change owing to balance of payments transactions from 1 March 1965.

3. The data in this column do not agree with changes calculable from the relevant columns in tables S-18 to S-21 because of valuation adjustments which are taken into account with the calculation of changes.

4. 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 <sup>3</sup>	Advances granted but not yet paid out <sup>4</sup>	Capital repayments on advances during period <sup>3</sup>	Total mortgage loans outstanding <sup>4</sup>
	Gross amount <sup>1</sup>										
	Asset mortgaged			Total	Application						
	Dwellings and flats	Business premises, farms and churches	All other		For construction of buildings <sup>2</sup>	On existing buildings	On vacant land				
(2120M)	(2121M)	(2122M)	(2127M)	(2128M)	(2125M)	(2126M)	(2129M)	(2130M)	(2131M)	(2132M)	
1999 .....	37 595	9 084	8 771	55 450	5 674	46 282	3 494	75 089	10 902	66 131	196 022
2000 .....	56 414	14 079	9 999	80 492	10 879	65 409	4 204	88 247	14 199	65 791	219 289
2001 .....	74 399	16 864	14 461	105 724	13 391	86 956	5 377	106 021	19 978	77 453	252 508
2002 .....	86 685	18 077	18 245	123 006	14 891	100 116	7 999	134 040	22 046	96 637	279 823
2003 .....	111 472	18 673	22 467	152 613	15 897	127 638	9 078	166 518	32 770	113 950	325 976
2001: Jul. ....	6 009	1 535	1 041	8 586	1 112	6 963	510	8 638	18 040	6 519	239 416
Aug. ....	6 751	1 243	1 108	9 102	1 233	7 532	337	9 382	17 739	6 405	242 234
Sept. ....	6 241	1 385	1 104	8 730	1 191	7 127	411	8 706	18 716	6 301	243 915
Oct. ....	7 947	1 526	1 834	11 307	1 445	9 289	573	10 526	19 068	7 253	247 213
Nov. ....	8 268	1 764	1 243	11 275	1 372	9 312	592	10 786	20 274	7 381	249 396
Dec. ....	5 540	1 338	1 348	8 226	1 093	6 653	480	9 829	19 978	6 436	252 508
2002: Jan. ....	6 012	1 133	1 437	8 581	1 003	6 969	609	8 016	20 219	6 262	254 591
Feb. ....	7 442	1 294	1 485	10 220	1 270	8 457	493	10 930	21 340	6 795	258 554
Mar. ....	7 328	1 357	1 329	10 014	1 282	8 115	617	10 131	21 513	7 847	259 994
April ....	7 960	1 436	1 478	10 873	1 396	8 785	693	10 301	22 322	7 853	262 123
May ....	8 010	1 411	1 344	10 764	1 437	8 819	509	11 340	22 286	8 404	265 269
Jun. ....	6 997	1 424	1 483	9 905	1 319	8 137	449	10 636	22 285	8 377	268 324
Jul. ....	7 686	1 502	1 386	10 574	1 376	8 477	721	11 960	22 336	7 916	271 147
Aug. ....	7 562	1 589	1 550	10 701	1 463	8 642	596	11 243	22 065	8 031	273 747
Sept. ....	6 983	1 458	1 470	9 911	1 126	8 065	720	11 225	23 237	7 851	273 440
Oct. ....	7 973	1 619	2 043	11 634	1 098	9 544	992	12 998	23 614	9 023	275 265
Nov. ....	7 124	1 782	1 535	10 441	1 157	8 626	658	12 483	21 819	8 357	278 334
Dec. ....	5 607	2 073	1 706	9 386	965	7 480	942	12 778	22 046	9 920	279 823
2003: Jan. ....	6 684	1 187	1 617	9 487	764	8 190	532	12 524	21 711	9 687	282 831
Feb. ....	7 836	1 335	1 458	10 629	982	8 968	678	13 308	22 912	8 440	286 537
Mar. ....	7 935	1 348	1 691	10 974	1 054	9 251	669	11 859	24 296	9 884	290 289
April ....	7 586	1 798	1 355	10 739	1 202	8 862	675	11 921	24 517	7 671	293 899
May ....	8 583	1 393	1 722	11 698	1 328	9 655	715	12 608	25 290	8 233	298 092
Jun. ....	8 918	1 285	1 851	12 054	1 302	10 070	681	12 526	20 568	8 663	300 906
Jul. ....	10 472	1 643	2 256	14 370	1 711	11 332	1 326	14 361	28 326	10 350	304 959
Aug. ....	10 031	1 415	1 637	13 084	1 376	11 061	647	14 046	29 748	8 689	308 905
Sept. ....	10 102	1 453	1 838	13 393	1 354	11 308	731	14 749	31 276	9 764	312 725
Oct. ....	11 936	1 800	3 368	17 104	1 631	14 599	874	16 707	32 976	10 860	317 345
Nov. ....	11 020	1 875	2 120	15 015	1 695	12 660	660	14 669	33 373	10 346	322 368
Dec. ....	10 369	2 142	1 553	14 064	1 496	11 681	888	17 241	32 770	11 363	325 976
2004: Jan. ....	9 890	1 058	1 554	12 502	1 435	10 438	629	12 749	33 295	9 400	328 921
Feb. ....	12 727	1 380	1 850	15 956	1 955	13 150	852	18 331	34 963	10 337	333 667
Mar. ....	14 651	1 633	1 965	18 248	2 155	15 093	1 000	17 239	37 608	12 225	339 585
April ....	11 693	1 318	1 828	14 839	1 735	12 105	999	15 055	37 954	11 394	344 191
May ....	14 999	1 618	2 141	18 758	2 586	15 137	1 036	16 319	41 045	12 715	349 442
Jun. ....	14 766	2 426	4 040	21 232	2 620	17 111	1 501	19 225	43 472	13 692	356 662

KB208

- From October 1988 only gross amounts are available due to a change in the bank regulations. Gross amount refers to mortgage loans granted before deducting the mortgage balances outstanding on the property purchased.
- Building loans for the construction of buildings.
- Including payments in respect of amounts over and above the principal advances by mortgage.
- As at the end of the period.

## Selected money market and related indicators

R millions

Period	Average of daily values			Reserve Bank operations			
	Liquidity provided <sup>1</sup>	Government deposits <sup>2</sup>	Notes and coin in circulation <sup>3</sup>	Money market swaps with counter foreign-exchange deposits <sup>4</sup>	Total reverse repurchase transactions <sup>5</sup>	Total Reserve Bank debentures <sup>6</sup>	Total
	(1390M)	(1391M)	(1392M)	(1441M)	(1442M)	(1443M)	(1449M)
1999 .....	8 399	551	24 724	5 102	1 000	1 000	7 102
2000 .....	8 422	538	27 440	15 220	3 750	3 000	21 970
2001 .....	9 848	521	29 813	19 586	3 500	1 294	24 380
2002 .....	11 351	498	33 309	45 265	7 640	7 679	60 584
2003 .....	11 462	238	37 268	-	5 220	3 233	8 453
2001: Jul. ....	8 794	507	29 142	25 560	5 600	5 000	36 160
Aug. ....	9 654	499	29 393	13 172	5 857	4 940	23 969
Sept. ....	10 181	547	29 588	14 416	5 400	4 000	23 816
Oct. ....	10 625	517	29 669	15 822	6 600	2 500	24 922
Nov. ....	11 430	501	30 850	16 613	5 778	2 100	24 491
Dec. ....	12 011	514	35 489	19 586	3 500	1 294	24 380
2002: Jan. ....	11 807	412	31 737	41 086	6 600	2 070	49 756
Feb. ....	11 329	693	31 171	43 629	6 700	4 000	54 329
Mar. ....	10 981	478	32 345	45 053	5 950	4 000	55 003
April ....	11 453	457	32 102	47 861	6 600	4 000	58 461
May ....	12 196	413	32 270	48 137	5 800	5 689	59 626
Jun. ....	11 738	505	32 482	49 144	5 800	6 000	60 944
Jul. ....	11 942	440	32 782	53 090	7 050	6 000	66 140
Aug. ....	11 564	502	33 378	54 752	6 950	7 250	68 952
Sept. ....	11 023	509	33 547	53 438	6 839	7 250	67 527
Oct. ....	10 618	471	33 609	51 585	8 000	7 500	67 085
Nov. ....	10 501	534	34 533	51 098	8 565	7 500	67 163
Dec. ....	11 060	558	39 753	45 265	7 640	7 679	60 584
2003: Jan. ....	10 567	467	35 473	44 719	10 490	7 554	62 763
Feb. ....	10 874	439	34 770	42 365	9 990	8 000	60 355
Mar. ....	10 934	307	35 557	34 551	10 270	7 900	52 721
April ....	11 180	251	36 181	30 064	10 270	8 000	48 334
May ....	11 144	301	36 020	27 259	10 270	8 000	45 529
Jun. ....	10 900	300	35 993	20 741	8 964	8 000	37 705
Jul. ....	10 308	222	36 330	17 976	10 280	8 000	36 256
Aug. ....	11 106	103	36 829	15 729	10 280	8 000	34 009
Sept. ....	11 441	111	37 620	11 613	9 680	7 750	29 043
Oct. ....	13 028	142	37 884	3 605	8 585	7 000	19 190
Nov. ....	13 012	109	39 083	481	8 585	6 674	15 740
Dec. ....	13 050	101	45 483	-	5 220	3 233	8 453
2004: Jan. ....	13 206	111	40 898	-	3 370	6 891	10 261
Feb. ....	12 825	105	40 250	-	1 800	5 043	6 843
Mar. ....	12 570	111	41 331	-	3 450	6 300	9 750
April ....	12 341	109	42 882	-	6 000	4 800	10 800
May ....	12 641	106	41 879	-	8 500	5 900	14 400
Jun. ....	12 654	103	42 217	-	10 500	5 105	15 605

KB128

1. Accommodation at the discount window, up to 8 March 1998. As from 9 March 1998 total liquidity provided by Reserve Bank.

2. Government deposits in the Exchequer, Paymaster-General and Stabilisation Accounts.

3. Notes in circulation outside Reserve Bank.

4. Outstanding amounts as at month-end.

5. Total outstanding amounts on 28-day, reverse repurchase transactions (first issued on 26 April 1999) and 91-day reverse repurchase transactions (first issued on 17 June 2002), at month-ends.

6. Total outstanding amounts on 28-day, Reserve Bank debentures (first issued on 16 September 1998) and 91-day Reserve Bank debentures (first issued on 14 August 2002), at month-ends.

## Money market accommodation

### Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					Total (1440D)
	Main repurchase auction <sup>1</sup> (1437D)	Supplementary repurchase auction <sup>2</sup> (1438D)	Cash reserve accounts		Marginal lending (1434D)	
			Withdrawals (1453D)	Deposits (1454D)		
2004/05/19.....	13 000	-551	3 025	3 041	0	12 433
2004/05/20.....	13 000	-152	4 000	4 002	0	12 846
2004/05/21.....	13 000	0	3 382	3 656	0	12 726
2004/05/22.....	13 000	0	0	5	0	12 995
2004/05/24.....	13 000	150	3 056	3 000	0	13 206
2004/05/25.....	13 000	-169	3 091	3 093	0	12 829
2004/05/26.....	13 000	-221	3 089	3 091	0	12 777
2004/05/27.....	13 000	0	4 008	4 006	0	13 002
2004/05/28.....	13 000	0	3 154	3 000	0	13 154
2004/05/29.....	13 000	0	1	0	0	13 001
2004/05/31.....	13 000	203	6 000	6 093	0	13 110
2004/06/01.....	13 000	0	3 000	3 095	0	12 905
2004/06/02.....	13 000	0	3 154	3 000	0	13 154
2004/06/03.....	13 000	176	4 026	4 057	0	13 145
2004/06/04.....	13 000	0	3 039	3 028	0	13 011
2004/06/05.....	13 000	0	1	1	0	13 000
2004/06/07.....	13 000	0	3 033	3 001	0	13 032
2004/06/08.....	13 000	0	3 000	3 169	0	12 831
2004/06/09.....	12 950	-217	3 110	3 006	0	12 837
2004/06/10.....	12 950	193	3 048	3 021	0	13 170
2004/06/11.....	12 950	464	3 089	3 066	0	13 437
2004/06/12.....	12 950	0	0	1	0	12 949
2004/06/14.....	12 950	-178	3 001	3 071	0	12 702
2004/06/15.....	12 950	-227	3 049	3 000	0	12 772
2004/06/17.....	13 000	0	3 000	3 062	0	12 938
2004/06/18.....	13 000	0	3 010	3 000	0	13 010
2004/06/19.....	13 000	0	0	0	0	13 000
2004/06/21.....	13 000	139	3 001	3 266	0	12 874
2004/06/22.....	13 000	-439	47	0	0	12 608
2004/06/23.....	12 950	-137	3 079	3 056	0	12 836
2004/06/24.....	12 950	105	3 078	3 000	0	13 133
2004/06/25.....	12 950	132	3 000	3 039	0	13 043
2004/06/26.....	12 950	0	0	2	0	12 948
2004/06/28.....	12 950	0	3 002	3 042	0	12 910
2004/06/29.....	12 950	0	3 044	3 070	0	12 924
2004/06/30.....	13 000	-1 942	4 427	3 825	0	11 660
2004/07/01.....	13 000	-884	3 086	3 653	0	11 549
2004/07/02.....	13 000	-631	6 491	6 385	0	12 475
2004/07/03.....	13 000	0	1	6	0	12 995
2004/07/05.....	13 000	-124	3 400	3 892	0	12 384
2004/07/06.....	13 000	-128	3 797	4 321	0	12 348
2004/07/07.....	12 000	-213	7 987	7 124	0	12 650
2004/07/08.....	12 000	-276	3 133	3 001	0	11 856
2004/07/09.....	12 000	-160	3 001	3 000	0	11 841
2004/07/10.....	12 000	0	1	0	0	12 001
2004/07/12.....	12 000	309	3 000	3 031	0	12 278
2004/07/13.....	12 000	96	3 034	3 000	0	12 130
2004/07/14.....	13 000	-935	0	0	0	12 065
2004/07/15.....	13 000	0	0	0	0	13 000
2004/07/16.....	13 000	-277	3 908	3 847	0	12 784
2004/07/17.....	13 000	0	7	0	0	13 007
2004/07/19.....	13 000	-561	4 038	2 015	0	14 462
2004/07/20.....	13 000	-985	3 000	3 124	0	11 891
2004/07/21.....	12 850	1 353	5 657	6 829	0	13 031
2004/07/22.....	12 850	593	3 479	3 548	0	13 374
2004/07/23.....	12 850	0	3 400	3 414	0	12 836
2004/07/24.....	12 850	0	0	1	0	12 849
2004/07/26.....	12 850	0	83	0	0	12 933
2004/07/27.....	12 850	-146	3 000	3 146	0	12 558
2004/07/28.....	12 950	0	3 029	3 041	0	12 938
2004/07/29.....	12 950	359	3 084	3 034	0	13 359
2004/07/30.....	12 950	640	3 097	3 043	0	13 644
2004/07/31.....	12 950	0	3 938	0	0	16 888
2004/08/02.....	12 950	0	6 050	6 089	0	12 911
2004/08/03.....	12 950	-131	3 009	3 081	0	12 747
2004/08/04.....	12 950	-122	4 040	4 001	0	12 867
2004/08/05.....	12 950	384	3 105	3 116	0	13 323
2004/08/06.....	12 950	148	1 155	1 158	0	13 095
2004/08/07.....	12 950	0	3	3	0	12 950
2004/08/10.....	12 950	0	3 069	3 041	0	12 978
2004/08/11.....	13 000	160	4 000	4 077	0	13 083
2004/08/12.....	13 000	30	4 100	4 078	0	13 052
2004/08/13.....	13 000	697	7 486	7 426	0	13 757

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1. Liquidity provided by SARB on a weekly basis every Wednesday as from 5 September 2001.

2. Repurchase agreements allotted at previous day's repurchase rate to allow for revision of the SARB's liquidity estimates. Data include final repurchase auctions whenever conducted.  
Injecting liquidity +; Draining liquidity -.

## Money market and related interest rates

Accommodation rates			Predominant prime over-draft rate of clearing banks		Date	Interbank rates				Negotiable certificates of deposit/promissory notes <sup>5</sup>		
Date	Repurchase rate %	Marginal lending rate %	Date	%		South African overnight interbank average <sup>1</sup>	Interbank carry rate <sup>2</sup>	Foreign exchange forward rate <sup>3</sup>	Rand overnight deposit rate <sup>4</sup>	3 months	6 months	12 months
						(1444W)	(1445W)	(1446W)	(1447W)	(1411W)	(1412W)	(1413W)
1999/11/25	12.00	17.00	1999/06/25	18.00	2004/04/16	7.12	7.54	7.80	7.55	8.11	8.31	8.76
2000/01/14	11.75	16.75	1999/07/14	17.50	2004/04/23	7.58	7.64	7.97	7.54	8.11	8.31	8.84
2000/10/17	12.00	17.00	1999/08/08	16.50	2004/04/30	7.35	7.61	-	7.54	8.09	8.31	8.85
2001/06/15	11.00	16.00	1999/10/04	15.50	2004/05/07	6.91	7.62	7.97	7.53	8.11	8.30	8.86
2001/09/05	10.00	15.00	2000/01/24	14.50	2004/05/14	7.30	7.57	-	7.53	8.11	8.35	9.00
2001/09/21	9.50	14.50	2001/06/18	13.75	2004/05/21	7.15	7.56	7.84	7.57	8.13	8.40	9.06
2002/01/16	10.50	15.50	2001/07/16	13.50	2004/05/28	7.30	7.31	-	7.59	8.11	8.35	8.96
2002/03/15	11.50	16.50	2001/09/25	13.00	2004/06/04	7.40	7.50	7.98	7.57	8.11	8.35	8.96
2002/06/14	12.50	17.50	2002/01/16	14.00	2004/06/11	7.33	7.62	7.80	7.58	8.11	8.35	9.00
2002/09/13	13.50	18.50	2002/03/18	15.00	2004/06/18	7.48	7.65	7.92	7.58	8.11	8.36	9.16
2003/06/13	12.00	17.00	2002/06/14	16.00	2004/06/25	7.42	7.58	7.81	7.59	8.13	8.31	9.03
2003/08/15	11.00	16.00	2002/09/16	17.00	2004/07/02	7.49	7.68	-	7.64	8.13	8.41	8.96
2003/09/11	10.00	15.00	2003/06/13	15.50	2004/07/09	7.44	7.59	-	7.64	8.13	8.36	8.85
2003/10/17	8.50	13.50	2003/08/15	14.50	2004/07/16	7.34	7.60	7.90	7.65	8.13	8.33	8.79
2003/12/12	8.00	13.00	2003/09/11	13.50	2004/07/23	7.84	7.70	7.58	7.64	8.11	8.31	8.66
2004/08/12	7.50	12.50	2003/10/20	12.00	2004/07/30	7.49	7.72	8.30	7.64	8.06	8.26	8.64
			2003/12/15	11.50	2004/08/06	7.53	7.65	8.32	7.64	8.06	8.34	8.70
			2004/08/16	11.00	2004/08/13	6.44	7.77	7.97	7.17	7.38	7.71	8.04

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Date	Other money-market interest rates							Date	Notice deposits with clearing banks <sup>10</sup>			12 months' fixed deposits with clearing banks <sup>10</sup>	Weighted average overdraft rate on current accounts %
	Interbank call money <sup>6</sup>	SARB debentures <sup>7</sup>		91 day Treasury bills %	3-month bankers' acceptances %	3-month JIBAR <sup>8</sup>	9x12 FRA <sup>9</sup>		32 days %	88-91 days %	6 months %		
		(1410W)	28 days %										
2004/04/16	6.50	7.81	...	7.77	7.92	8.08	9.16	2003: Feb	11.95	11.19	11.69	11.96	18.30
2004/04/23	6.50	7.80	...	7.71	7.93	8.09	9.19	Mar	11.70	11.20	11.64	12.46	18.23
2004/04/30	6.50	7.76	...	7.69	7.92	8.08	9.23	Apr	11.70	11.26	11.61	12.40	18.21
2004/05/07	6.50	7.70	...	7.69	7.93	8.09	9.28	May	11.70	10.76	11.31	12.03	18.21
2004/05/14	6.50	7.81	...	7.71	7.94	8.10	9.49	Jun	11.08	10.42	10.28	11.30	16.25
2004/05/21	6.50	7.84	...	7.73	7.94	8.10	9.40	Jul	10.83	10.80	9.76	9.84	17.28
2004/05/28	6.50	7.81	...	7.75	7.94	8.10	9.25	Aug	9.99	10.53	9.50	9.86	17.12
2004/06/04	6.50	7.85	...	7.80	7.95	8.11	9.45	Sept	8.70	8.99	8.28	8.69	16.59
2004/06/11	6.50	7.92	...	7.84	7.95	8.11	9.47	Oct	7.18	7.15	8.05	7.69	15.98
2004/06/18	6.50	7.95	...	7.87	7.95	8.11	9.38	Nov	7.07	6.82	7.65	7.40	15.53
2004/06/25	6.50	7.92	...	7.87	7.95	8.11	9.31	Dec	6.62	6.71	7.45	8.05	15.27
2004/07/02	6.50	7.97	...	7.86	7.95	8.11	9.15						
2004/07/09	6.50	7.95	...	7.90	7.95	8.11	8.99	2004: Jan	6.34	6.81	7.23	7.45	14.71
2004/07/16	6.50	7.97	...	7.90	7.96	8.12	8.86	Feb	6.36	6.70	7.02	7.48	14.67
2004/07/23	6.50	7.97	...	7.91	7.94	8.12	8.84	Mar	6.38	6.73	7.05	7.48	14.73
2004/07/30	6.50	7.99	...	7.87	7.89	8.05	8.62	Apr	6.79	7.03	7.32	7.70	14.74
2004/08/06	6.50	7.97	...	7.88	7.89	8.05	8.58	May	6.64	6.89	7.28	7.68	14.62
2004/08/13	6.00	7.97	...	7.20	7.24	7.38	7.97	Jun	6.63	6.91	7.30	7.71	14.63

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1. Weighted average rate of unsecured interbank overnight transactions at market rates, generally referred to as SAONIA rate, consistently worked back to September 2001.
2. Weighted average rate of overnight rand deposits raised by banks in the overnight carry market.
3. Weighted average rate of overnight rand deposits raised by banks in the forward foreign exchange market.
4. Weighted average of the overnight call deposit rates paid by A1-rated local and F1-rated foreign financial institutions where Safex places its daily margin deposits received by members.
5. From 1 April 2004, the rate reflected related to negotiable certificates of deposits (instead of promissory Notes).
6. Predominant interbank call rate quoted by largest banks.
7. Average tender rate on SARB debentures established at Wednesday auctions (see footnotes 5 and 6 on table S26 for dates of inception).
8. Three-month interbank rate agreed upon in Johannesburg.
9. Rate on 9x12-month forward rate agreements indicating market expectations of rates on three-month instruments in nine months' time.
10. Weighted average as quoted by clearing banks on new deposits of more than R100 000 by the general public.

## Money and banking

### Selected data

End of	Percentage changes <sup>1</sup>						Income velocity of circulation of money <sup>4</sup>			
	Monetary aggregates <sup>2</sup>				Credit <sup>3</sup>		V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector (1347A)	Total (1368A)				
1997 .....	22.98	17.29	18.68	17.15	14.40	16.61	7.96	4.47	2.24	1.99
1998 .....	13.48	23.59	13.57	14.55	16.67	18.47	6.94	3.77	2.04	1.84
1999 .....	26.42	20.74	13.61	10.15	8.69	7.77	6.55	3.59	2.03	1.83
2000 .....	1.68	3.35	6.20	7.50	10.77	10.35	6.46	3.49	2.04	1.86
2001 .....	18.80	17.34	15.69	17.31	14.18	12.18	6.60	3.51	2.02	1.81
2002 .....	8.91	11.94	15.62	17.22	4.40	7.10	6.37	3.33	1.95	1.72
2003 .....	10.48	7.49	15.19	12.26	19.17	15.52	6.50	3.54	1.83	1.64
2001: Jul .....	15.88	14.48	14.70	17.71	9.40	8.13	...	...	...	...
Aug .....	15.33	16.82	15.94	17.91	10.35	8.09	...	...	...	...
Sep .....	8.93	10.73	12.16	14.47	9.65	6.68	6.47	3.44	2.00	1.77
Oct .....	16.31	11.83	12.90	14.83	10.15	6.57	...	...	...	...
Nov .....	20.24	16.66	13.54	16.61	9.04	6.84	...	...	...	...
Dec .....	18.80	17.34	15.69	17.31	14.18	12.18	6.35	3.52	2.03	1.80
2002: Jan .....	18.06	21.94	19.94	21.84	15.61	13.35	...	...	...	...
Feb .....	17.87	23.38	19.59	21.43	13.71	11.28	...	...	...	...
Mar .....	28.06	24.70	19.17	20.30	13.56	11.13	6.42	3.30	1.94	1.73
Apr .....	18.50	20.92	18.34	20.39	13.46	10.52	...	...	...	...
May .....	21.25	25.18	21.38	23.48	12.89	11.03	...	...	...	...
Jun .....	17.96	21.53	18.63	20.95	12.34	9.42	6.39	3.25	1.92	1.71
Jul .....	18.04	18.29	16.07	19.81	10.85	10.36	...	...	...	...
Aug .....	19.93	16.98	15.85	18.40	10.72	10.28	...	...	...	...
Sep .....	21.18	20.54	17.88	18.93	9.72	11.27	6.18	3.31	1.96	1.70
Oct .....	10.50	17.85	20.07	21.55	8.71	11.66	...	...	...	...
Nov .....	13.19	14.73	19.41	20.21	9.16	12.41	...	...	...	...
Dec .....	8.91	11.94	15.62	17.22	4.40	7.10	6.50	3.46	1.97	1.73
2003: Jan .....	11.37	6.38	13.61	14.43	13.23	15.51	...	...	...	...
Feb .....	8.10	2.91	12.45	13.20	14.09	16.43	...	...	...	...
Mar .....	3.96	2.75	10.70	12.34	16.34	16.65	6.56	3.50	1.92	1.69
Apr .....	7.20	2.80	15.44	15.09	21.63	23.55	...	...	...	...
May .....	2.20	-3.93	13.58	12.13	16.88	16.79	...	...	...	...
Jun .....	4.58	-2.52	17.16	14.50	17.34	20.14	6.62	3.58	1.84	1.64
Jul .....	3.29	0.03	18.67	14.24	17.66	18.75	...	...	...	...
Aug .....	0.95	-1.99	15.86	12.03	16.19	15.40	...	...	...	...
Sep .....	2.85	-1.36	15.92	12.42	17.97	15.48	6.45	3.58	1.78	1.61
Oct .....	9.31	3.15	13.00	8.98	19.14	18.21	...	...	...	...
Nov .....	6.76	4.16	14.66	11.88	20.78	18.33	...	...	...	...
Dec .....	10.48	7.49	15.19	12.26	19.17	15.52	6.38	3.48	1.80	1.63
2004: Jan .....	15.48	12.50	14.51	12.31	9.31	8.92	...	...	...	...
Feb .....	22.07	18.68	16.56	14.87	8.17	8.24	...	...	...	...
Mar .....	14.89	13.32	14.74	14.21	7.33	8.44	6.04	3.32	1.79	1.61
Apr .....	16.93	12.57	11.47	12.57	2.45	3.51	...	...	...	...
May .....	21.59	15.54	10.58	11.86	5.19	8.35	...	...	...	...
Jun .....	18.26	17.97	9.72	11.84	5.84	7.88	6.04	3.39	1.80	1.59

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1. Measured over a twelve-month period.

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

3. Domestic credit extended by all monetary institutions.

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