

Statistical tables

Money and banking

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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 ¹	Deposits								SARB securities	Foreign loans ⁷	Capital and reserves	Other liabilities	Total liabilities
		Central government		Banks and mutual banks ⁴			Other		Total deposits					
		Exchequer and PMG accounts ²	Other ³	Required reserve balances ⁵	Excess cash reserves	Other balances ⁶	Domestic	Foreign						
(1000M)	(1001M)	(1002M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)	
2003	44 671	153	5 600	17 322	58	2	1	86	23 222	3 233	19 953	357	15 179	106 614
2004	48 831	45	6 391	22 270	258	79	4 063	85	33 191	11 904	19 687	364	16 236	130 213
2005	54 237	23	25 280	25 306	491	11	15 038	85	66 234	5 327	22 080	365	10 236	158 479
2006	63 575	-	42 437	32 345	628	27	9 812	65	85 315	3 011	19 190	367	31 705	203 164
2007	68 196	-	62 044	41 682	956	151	12 712	65	117 610	9 026	11 930	380	39 935	247 076
2008	72 697	-	65 861	46 735	84	128	6 316	69	119 192	24 199	6 040	393	118 569	341 090
2005: Nov	53 841	26	21 662	26 142	1 187	6	11 900	81	61 005	5 215	22 655	365	14 225	157 305
Dec	54 237	23	25 280	25 306	491	11	15 038	85	66 234	5 327	22 080	365	10 236	158 479
2006: Jan	51 301	5	31 958	26 595	715	6	15 261	83	74 624	6 226	21 309	365	10 303	164 128
Feb	52 407	27	34 353	26 298	559	-	11 307	67	72 611	6 229	21 599	365	11 705	164 916
Mar	52 823	28	35 965	27 518	880	15	10 529	74	75 009	6 368	21 740	365	11 784	168 088
Apr	54 297	42	36 056	27 273	739	-7	8 966	78	73 145	6 114	23 282	365	14 940	172 143
May	52 442	20	36 178	28 310	458	8	9 507	68	74 549	6 319	25 145	365	27 018	185 838
Jun	53 871	523	36 320	25 219	258	16	11 207	68	73 610	5 405	27 322	365	39 821	200 395
Jul	54 476	-	36 456	27 157	195	5	9 399	74	73 286	5 721	26 090	365	32 366	192 304
Aug	54 624	1	36 604	28 870	565	29	12 813	77	78 960	5 020	25 251	367	34 963	199 184
Sep	56 538	-	36 759	30 002	603	1 368	9 729	72	78 533	4 318	27 435	367	49 644	216 835
Oct	56 922	-	36 914	29 319	312	13	13 623	67	80 247	2 850	24 169	367	44 402	208 957
Nov	59 546	-	37 067	31 749	1 301	14	12 256	67	82 455	3 512	21 747	367	39 073	206 701
Dec	63 575	-	42 437	32 345	628	27	9 812	65	85 315	3 011	19 190	367	31 705	203 164
2007: Jan	56 986	-	43 694	33 009	1 068	21	15 220	66	93 078	4 912	19 597	367	40 452	215 393
Feb	57 130	-	45 644	34 711	1 351	81	11 215	66	93 066	4 912	19 539	367	42 362	217 376
Mar	58 469	-	45 856	34 230	1 537	1 378	10 258	67	93 325	4 914	19 584	367	43 266	219 926
Apr	59 943	1	48 845	34 315	610	137	8 237	66	92 212	6 943	17 601	367	39 928	216 994
May	58 943	-	49 310	35 051	101	-	11 219	67	95 749	8 730	17 751	367	42 673	224 211
Jun	59 424	-	49 515	37 456	1 079	145	11 675	65	99 936	8 342	17 694	367	40 165	225 929
Jul	58 875	-	54 716	37 325	95	94	11 673	66	103 969	8 460	17 746	367	43 507	232 924
Aug	59 932	1	57 775	37 495	388	143	5 822	65	101 689	9 938	17 859	367	45 173	234 956
Sep	60 948	2	59 686	37 555	10	58	7 666	70	105 047	11 399	15 476	380	42 125	235 373
Oct	60 126	-	60 908	38 531	43	86	14 478	69	114 116	10 473	13 068	380	34 745	232 906
Nov	64 660	-	61 128	39 474	162	115	10 542	70	111 491	12 059	11 763	380	42 382	242 735
Dec	68 196	-	62 044	41 682	956	151	12 712	65	117 610	9 026	11 930	380	39 935	247 076
2008: Jan	61 281	-	61 978	41 447	125	151	16 858	62	120 622	12 077	11 154	380	67 278	272 791
Feb	62 879	-	63 738	43 069	68	99	12 191	61	119 226	13 306	11 624	380	79 551	286 966
Mar	63 372	1	64 443	44 405	164	104	6 772	62	115 951	15 678	11 310	380	94 004	300 694
Apr	66 914	1	63 426	42 715	138	119	7 325	62	113 785	18 437	10 558	380	74 989	285 062
May	63 400	-	63 493	43 737	102	111	8 357	63	115 862	19 285	8 681	380	75 819	283 426
Jun	63 801	-	63 603	45 087	623	84	8 807	70	118 274	18 400	8 941	380	81 021	290 816
Jul	63 681	1	63 816	45 027	408	-12	12 276	68	121 584	19 901	6 561	380	67 951	280 058
Aug	65 023	1	64 077	46 555	534	243	9 659	71	121 141	21 597	6 903	380	72 810	287 854
Sep	65 434	1	64 459	47 822	553	46	8 194	70	121 144	23 648	6 550	393	92 017	309 186
Oct	68 079	-	64 948	46 847	16	199	5 438	69	117 517	24 384	8 011	393	139 021	357 405
Nov	70 920	1	65 449	47 221	50	123	1 516	67	114 426	25 831	6 559	393	142 353	360 483
Dec	72 697	-	65 861	46 735	84	128	6 316	69	119 192	24 199	6 040	393	118 569	341 090

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- Including coin as from March 1994 onwards.
- PMG means Paymaster General. Including deposits of provincial administrations with the South African Reserve Bank as from December 1992.
- Mainly comprising government departments, and the Compensatory and Contingency Financing Facility of the IMF as 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.
- As from April 1998 the minimum cash reserve requirement was set at 2% per cent of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001, only 75 per cent of banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
- Not including deposits denominated in foreign currencies.
- Including loans of the South African government for which the South African Reserve Bank has assumed liability.

South African Reserve Bank

Assets

R millions

End of	Foreign assets		Liquidity provided ²				Advances and investments				Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion ¹ (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments				
				Resale agree- ments (1034M)	SAMOS penalty (1035M)		Banks ⁴ (1025M)	Other ³ (1026M)	Govern- ment stock (1027M)	Other (1028M)			
2003	9 799	52 905	81	13 000	1	13 082	64	579	16 469	279	30 474	23 235	106 614
2004	8 887	82 849	23	12 958	-	12 981	67	483	15 057	279	28 867	18 498	130 213
2005	12 970	130 466	445	11 909	-	12 354	110	360	12 629	279	25 733	2 280	158 479
2006	17 634	178 318	122	12 315	-	12 438	88	318	9 289	279	22 411	2 435	203 164
2007	22 843	224 313	101	10 866	-	10 967	118	283	8 698	279	20 346	2 418	247 076
2008	32 426	316 991	953	10 753	-	11 707	153	225	9 067	279	21 431	2 668	341 090
2005: Nov	12 781	129 149	212	12 379	-	12 592	121	357	12 524	279	25 872	2 284	157 305
Dec	12 970	130 466	445	11 909	-	12 354	110	360	12 629	279	25 733	2 280	158 479
2006: Jan	13 880	134 938	78	12 817	-	12 895	110	363	12 746	279	26 393	2 796	164 128
Feb	13 710	138 491	1 103	12 617	-	13 719	112	367	9 707	279	24 185	2 241	164 916
Mar	14 504	142 352	426	12 807	-	13 233	94	368	9 519	279	23 494	2 243	168 088
Apr	15 693	145 623	832	13 012	7	13 851	118	293	9 640	279	24 182	2 338	172 143
May	17 392	159 846	330	13 053	-	13 383	147	297	9 498	279	23 604	2 387	185 838
Jun	17 344	171 543	3 531	13 208	-	16 739	175	299	8 964	279	26 457	2 394	200 395
Jul	17 437	165 941	1 655	12 616	-	14 270	109	303	9 028	279	23 988	2 374	192 304
Aug	17 789	173 835	587	12 756	-	13 343	121	306	8 865	279	22 913	2 436	199 184
Sep	18 629	191 218	204	13 412	-	13 616	120	310	8 855	279	23 180	2 437	216 835
Oct	17 908	182 701	1 188	12 721	-	13 908	127	313	9 180	279	23 807	2 449	208 957
Nov	18 501	181 337	300	12 456	-	12 755	142	317	9 267	279	22 761	2 603	206 701
Dec	17 634	178 318	122	12 315	-	12 438	88	318	9 289	279	22 411	2 435	203 164
2007: Jan	18 690	187 696	732	14 704	-	15 435	126	320	9 122	279	25 282	2 414	215 393
Feb	19 531	191 171	148	13 703	-	13 851	170	324	9 108	279	23 733	2 473	217 376
Mar	19 224	192 709	1 140	13 914	-	15 053	163	338	8 918	279	24 752	2 464	219 926
Apr	19 184	190 689	751	13 420	-	14 171	147	262	9 059	279	23 918	2 387	216 994
May	18 729	198 102	965	13 056	-	14 021	152	265	8 958	279	23 675	2 434	224 211
Jun	18 333	199 561	111	14 406	-	14 517	135	266	8 641	279	23 839	2 529	225 929
Jul	18 902	207 743	112	13 285	-	13 397	151	269	8 671	279	22 767	2 415	232 924
Aug	19 186	212 637	302	10 308	-	10 610	158	271	8 578	279	19 896	2 424	234 956
Sep	20 311	209 439	452	13 719	-	14 171	149	274	8 635	279	23 509	2 426	235 373
Oct	20 527	207 455	244	13 304	-	13 548	139	277	8 780	279	23 023	2 428	232 906
Nov	21 425	217 934	450	12 611	-	13 061	132	280	8 648	279	22 400	2 401	242 735
Dec	22 843	224 313	101	10 866	-	10 967	118	283	8 698	279	20 346	2 418	247 076
2008: Jan	27 419	249 429	178	11 407	-	11 585	150	283	8 666	279	20 962	2 400	272 791
Feb	29 865	263 925	501	10 860	-	11 361	213	284	8 461	279	20 598	2 443	286 966
Mar	30 334	278 294	22	10 920	-	10 942	181	287	8 280	279	19 969	2 431	300 694
Apr	26 460	260 085	1 113	12 500	119	13 732	146	210	8 237	279	22 604	2 373	285 062
May	26 940	261 545	833	9 812	-	10 645	177	213	8 038	279	19 352	2 529	283 426
Jun	29 046	272 080	146	7 615	-	7 761	187	214	7 787	279	16 228	2 508	290 816
Jul	26 870	256 269	685	11 507	12	12 204	167	214	8 394	279	21 257	2 532	280 058
Aug	25 659	264 230	224	11 693	-	11 917	162	217	8 493	279	21 068	2 556	287 854
Sep	29 435	284 388	-	13 173	-	13 173	181	221	8 374	279	22 228	2 570	309 186
Oct	29 758	332 403	829	12 272	-	13 101	137	222	8 353	279	22 092	2 910	357 405
Nov	32 934	336 342	473	11 619	-	12 092	175	223	8 716	279	21 485	2 656	360 483
Dec	32 426	316 991	953	10 753	-	11 707	153	225	9 067	279	21 431	2 668	341 090

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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. Including overnight loans, 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 enterprises/corporations ¹ (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)					
2003	3 452	118	32	185	3 787	844	4 631	81	380	5 092
2004	4 981	220	21	1 059	6 281	1 784	8 065	81	588	8 734
2005	14 773	283	31	2 203	17 290	2 473	19 763	81	141	19 985
2006	12 368	891	23	908	14 190	2 512	16 702	81	162	16 945
2007	13 808	733	31	1 205	15 776	5 735	21 511	81	169	21 761
2008	6 782	461	76	935	8 255	3 517	11 772	81	207	12 060
2005: Nov.....	10 456	284	164	2 122	13 026	1 647	14 673	81	432	15 187
Dec.....	14 773	283	31	2 203	17 290	2 473	19 763	81	141	19 985
2006: Jan	14 005	967	63	2 262	17 297	1 538	18 835	81	156	19 072
Feb.....	12 963	937	21	755	14 676	1 952	16 628	81	166	16 875
Mar.....	10 518	890	25	924	12 357	1 476	13 833	81	160	14 074
Apr.....	12 186	861	27	949	14 023	1 916	15 940	81	157	16 178
May.....	13 016	844	80	984	14 924	1 312	16 235	81	166	16 483
Jun.....	15 272	839	42	1 068	17 221	1 260	18 481	81	166	18 727
Jul.....	13 087	808	30	1 167	15 093	3 548	18 641	81	140	18 862
Aug.....	15 097	801	21	1 195	17 114	2 407	19 521	81	165	19 768
Sep.....	12 663	833	161	1 207	14 863	2 645	17 509	81	174	17 764
Oct.....	14 720	856	26	869	16 471	3 493	19 964	81	174	20 220
Nov.....	12 561	867	99	889	14 417	2 409	16 827	81	351	17 259
Dec.....	12 368	891	23	908	14 190	2 512	16 702	81	162	16 945
2007: Jan	15 526	891	192	927	17 536	3 518	21 054	81	146	21 281
Feb.....	12 156	865	163	883	14 067	2 507	16 574	81	181	16 836
Mar.....	7 126	739	95	866	8 826	3 921	12 747	81	218	13 045
Apr.....	11 740	674	108	888	13 410	3 280	16 690	81	179	16 950
May.....	13 127	642	35	914	14 718	1 841	16 559	81	171	16 811
Jun.....	16 178	634	31	944	17 786	3 581	21 367	81	254	21 702
Jul.....	13 876	645	35	979	15 535	4 044	19 579	81	174	19 834
Aug.....	8 430	671	69	994	10 164	3 838	14 002	81	174	14 257
Sep.....	12 894	658	73	1 076	14 701	4 899	19 599	81	169	19 850
Oct.....	13 951	679	24	1 128	15 781	6 894	22 675	81	171	22 927
Nov.....	10 884	650	305	1 171	13 010	6 398	19 407	81	152	19 640
Dec.....	13 808	733	31	1 205	15 776	5 735	21 511	81	169	21 761
2008: Jan	13 616	784	68	1 265	15 733	7 093	22 826	81	159	23 067
Feb.....	13 723	776	144	1 291	15 935	5 126	21 060	81	188	21 329
Mar.....	7 799	788	157	470	9 214	4 154	13 368	81	174	13 623
Apr.....	9 144	765	89	504	10 502	6 107	16 609	81	109	16 799
May.....	7 926	775	107	530	9 338	7 583	16 921	81	212	17 215
Jun.....	10 302	781	32	573	11 688	4 633	16 321	81	182	16 584
Jul.....	11 490	692	34	638	12 854	7 742	20 596	81	227	20 905
Aug.....	7 850	627	31	722	9 230	5 088	14 318	81	216	14 615
Sep.....	7 349	575	94	759	8 777	2 829	11 605	81	216	11 902
Oct.....	6 156	576	142	841	7 715	4 021	11 735	81	454	12 270
Nov.....	5 492	526	165	889	7 072	2 920	9 993	81	190	10 264
Dec.....	6 782	461	76	935	8 255	3 517	11 772	81	207	12 060

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1. Including the Public Investment Corporation.

Corporation for Public Deposits

Assets

R millions

End of	Call deposits		Promissory notes ¹	NCD's	Treasury bills	Government stock	Other public sector securities	Other assets	Total assets
	SARB (1067M)	Banks (1091M)								(1063M)	(1092M)	(1061M)	(1062M)	(1069M)	(1065M)	(1066M)
2003	638	-	495	-	1 688	42	200	2 030	5 092
2004	4 190	-	717	-	1 473	42	200	2 112	8 734
2005	14 961	1 167	397	237	1 371	28	200	1 624	19 985
2006	9 722	1 447	99	707	3 893	-	200	877	16 945
2007	12 602	2 264	198	2 953	1 062	-	1 365	1 316	21 761
2008	6 300	2 092	198	1 416	750	-	800	505	12 060
2005: Nov	11 821	4	596	179	1 368	28	200	990	15 187
Dec	14 961	1 167	397	237	1 371	28	200	1 624	19 985
2006: Jan	15 165	573	494	31	1 376	27	300	1 106	19 072
Feb	11 223	1 796	743	201	1 333	-	900	679	16 875
Mar	10 459	6	1 141	202	1 395	-	800	72	14 074
Apr	8 908	2 121	846	256	1 447	-	900	1 700	16 178
May	9 445	1 668	598	959	3 049	-	700	64	16 483
Jun	11 140	4	288	1 693	4 073	-	700	830	18 727
Jul	9 330	2 604	299	1 373	4 230	-	650	376	18 862
Aug	12 730	504	397	1 170	3 930	-	400	636	19 768
Sep	9 642	1 317	197	1 157	4 109	-	400	941	17 764
Oct	13 512	571	199	1 265	4 041	-	300	332	20 220
Nov	12 160	8	198	810	3 055	-	300	728	17 259
Dec	9 722	1 447	99	707	3 893	-	200	877	16 945
2007: Jan	15 107	210	149	660	4 493	-	150	513	21 281
Feb	11 120	4	196	508	4 217	-	255	536	16 836
Mar	10 167	4	198	870	1 286	-	379	142	13 045
Apr	8 162	5 017	249	924	1 422	-	379	797	16 950
May	11 136	2 167	196	1 018	1 373	-	424	497	16 811
Jun	11 587	5 500	197	1 115	1 114	-	1 010	1 179	21 702
Jul	11 558	1 774	398	2 171	1 161	-	1 711	1 061	19 834
Aug	5 720	3 362	835	943	1 137	-	2 061	199	14 257
Sep	7 594	4 110	1 139	2 015	1 114	-	2 177	1 701	19 850
Oct	14 367	4	995	3 060	1 180	-	1 946	1 375	22 927
Nov	10 421	3 871	449	1 983	1 161	-	1 547	208	19 640
Dec	12 602	2 264	198	2 953	1 062	-	1 365	1 316	21 761
2008: Jan	16 702	2 714	199	918	1 219	-	815	500	23 067
Feb	12 057	3 941	590	2 062	1 032	-	950	698	21 329
Mar	6 680	4	894	3 580	952	-	1 350	162	13 623
Apr	7 325	1 342	641	3 396	982	-	1 850	1 263	16 799
May	8 271	1 006	545	2 943	939	-	2 350	1 161	17 215
Jun	8 720	1 508	197	1 897	1 963	-	1 050	1 249	16 584
Jul	12 166	1 232	398	2 910	1 016	-	1 850	1 332	20 905
Aug	9 557	4	196	1 608	947	-	700	1 603	14 615
Sep	8 113	183	197	1 775	687	-	700	246	11 902
Oct	5 370	601	298	2 325	733	-	600	2 343	12 270
Nov	1 465	3 498	296	3 182	749	-	800	275	10 264
Dec	6 300	2 092	198	1 416	750	-	800	505	12 060

KB103

1. Including Land Bank securities.

Banks¹

Liabilities

R millions

End of	Deposits ²								Other		
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Savings (1072M)	Short term (1073M)	Medium term (1075M)	Long term (1076M)	Total (1077M)	Foreign-currency deposits included in total (1078M)	Loans received under repurchase agreements		
									SARB (1500M)	Other domestic (1501M)	Foreign (1514M)
2003	225 876	196 151	45 110	146 518	190 881	106 749	911 284	24 837	13 006	37 161	6 680
2004	251 241	214 561	51 158	151 078	232 161	132 935	1 033 134	27 702	13 444	32 496	5 866
2005	301 469	249 847	57 657	183 328	269 513	175 811	1 237 624	33 030	11 909	29 160	13 239
2006	353 802	319 774	72 427	261 454	281 171	250 774	1 539 402	50 284	12 484	39 269	9 790
2007	401 169	412 910	90 079	305 630	324 378	327 509	1 861 675	54 936	11 964	53 938	23 285
2008	410 793	404 680	112 484	377 813	423 981	438 182	2 167 933	78 269	10 753	77 183	21 034
2005: Nov	287 814	250 906	57 435	141 659	289 852	172 192	1 199 858	29 533	12 252	31 562	15 839
Dec	301 469	249 847	57 657	183 328	269 513	175 811	1 237 624	33 030	11 909	29 160	13 239
2006: Jan	301 248	248 422	56 427	187 596	269 333	181 972	1 244 999	30 491	12 816	36 491	16 868
Feb	280 244	258 033	62 278	196 258	281 501	205 501	1 283 815	33 884	12 616	35 206	19 274
Mar	291 545	272 841	63 321	185 589	301 641	223 625	1 338 563	35 981	12 807	22 204	19 796
Apr	280 946	272 969	63 480	191 157	294 982	231 508	1 335 042	34 438	13 012	34 436	11 564
May	281 983	285 275	65 213	215 163	283 295	232 594	1 363 523	41 551	13 265	38 956	14 540
Jun	302 503	302 116	65 667	208 609	281 748	246 016	1 406 659	48 834	13 409	35 359	15 643
Jul	309 666	316 634	67 510	221 934	245 929	243 355	1 405 027	47 930	12 650	33 601	16 066
Aug	313 213	302 453	69 782	223 082	271 871	244 870	1 425 270	44 926	12 755	33 258	13 781
Sep	329 160	315 185	70 317	253 601	261 103	238 440	1 467 806	47 290	13 411	30 199	16 877
Oct	329 818	318 589	70 686	244 084	282 295	247 704	1 493 176	48 597	12 810	37 705	17 076
Nov	338 079	310 108	73 390	223 925	306 607	260 352	1 512 461	45 786	13 010	35 298	10 194
Dec	353 802	319 774	72 427	261 454	281 171	250 774	1 539 402	50 284	12 484	39 269	9 790
2007: Jan	350 046	317 229	71 992	270 848	270 515	276 426	1 557 057	52 528	14 859	41 671	12 260
Feb	349 464	331 725	72 977	250 735	287 022	301 273	1 593 196	52 612	13 452	38 976	19 807
Mar	357 190	334 343	75 082	232 391	306 009	309 676	1 614 689	44 685	14 073	35 091	18 823
Apr	351 453	337 239	76 238	224 911	333 436	319 177	1 642 454	46 283	14 085	37 852	9 780
May	344 190	347 427	78 281	242 890	328 726	316 841	1 658 356	44 953	13 414	29 622	16 757
Jun	364 968	352 884	81 755	238 737	333 822	329 359	1 701 526	42 435	12 348	30 070	11 685
Jul	351 467	360 714	82 700	255 995	349 354	317 032	1 717 261	38 090	13 131	46 097	19 797
Aug	359 667	380 245	84 972	252 023	370 854	303 878	1 751 640	45 274	10 412	39 468	21 269
Sep	376 127	379 139	84 742	288 886	354 816	310 195	1 793 905	55 900	14 389	40 532	22 064
Oct	363 844	383 438	86 115	243 394	384 890	329 792	1 791 473	51 363	15 652	51 390	17 932
Nov	375 907	408 672	89 547	240 986	392 213	332 343	1 839 667	57 181	12 711	49 264	16 942
Dec	401 169	412 910	90 079	305 630	324 378	327 509	1 861 675	54 936	11 964	53 938	23 285
2008: Jan	392 436	480 954	87 185	273 920	315 787	369 652	1 919 934	68 918	11 885	78 916	25 921
Feb	383 326	485 674	90 579	276 017	353 303	391 987	1 980 885	72 741	11 274	75 335	25 518
Mar	400 119	437 435	90 017	335 868	338 862	396 614	1 998 916	71 058	9 714	82 156	26 322
Apr	380 369	381 667	93 218	392 510	366 456	400 590	2 014 811	68 851	12 546	75 280	22 861
May	371 117	396 151	95 588	432 657	331 360	404 606	2 031 480	72 018	9 898	89 440	29 841
Jun	410 167	430 924	98 343	352 536	348 046	434 589	2 074 604	69 079	7 857	101 868	30 910
Jul	374 832	412 703	101 538	386 795	361 121	448 780	2 085 769	78 570	11 535	94 972	30 966
Aug	382 365	411 313	102 303	354 080	376 252	460 598	2 086 912	78 134	11 692	93 178	30 072
Sep	396 877	433 269	104 180	349 483	392 473	449 555	2 125 837	79 741	13 132	99 039	44 878
Oct	394 377	436 644	108 716	368 854	399 821	474 188	2 182 600	102 281	12 357	92 507	32 052
Nov	391 046	430 439	111 731	321 584	458 969	471 719	2 185 488	90 649	11 697	85 769	24 759
Dec	410 793	404 680	112 484	377 813	423 981	438 182	2 167 933	78 269	10 753	77 183	21 034

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, as well as in January 2008.
2. Includes certain items previously classified as loans, as from January 2008.
3. Debentures and loans that formed part of secondary and tertiary capital prior to January 2008 are now included in subordinated debt securities.
4. Includes collateralised borrowing since January 2008. Prior to January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.
5. Only outstanding acceptances up to December 1991.

Banks¹

Liabilities

R millions

liabilities to the public					Total liabilities to the public (1085M)	Capital and other liabilities				Total equity and liabilities (1090M)	End of
Foreign currency funding		Subordinated debt securities ³ (1082M)	Other ⁴ (1083M)	Total (1084M)		Outstanding liabilities on behalf of clients, per contra ⁵ (1086M)	Other liabilities (1087M)	Share capital and reserves ³ (1088M)	Total (1089M)		
Domestic sector (1080M)	Foreign sector (1081M)										
7 940	6 117	...	51 941	122 845	1 034 129	1 415	237 937	108 362	347 714	1 381 843	2003
12 396	5 673	...	36 101	105 976	1 139 111	481	236 021	123 007	359 509	1 498 619	2004
13 145	10 625	...	44 483	122 560	1 360 185	1 004	184 664	131 799	317 467	1 677 652	2005
16 853	22 229	...	54 866	155 491	1 694 894	294	216 212	163 757	380 264	2 075 157	2006
15 678	53 866	...	68 133	226 864	2 088 539	364	255 743	202 142	458 249	2 546 788	2007
9 357	77 341	67 179	12 300	275 146	2 443 079	132	547 412	175 877	723 421	3 166 500	2008
14 670	9 875	...	60 819	145 017	1 344 876	575	182 198	131 845	314 619	1 659 495	2005: Nov
13 145	10 625	...	44 483	122 560	1 360 185	1 004	184 664	131 799	317 467	1 677 652	Dec
13 288	12 029	...	54 919	146 411	1 391 410	281	197 967	132 661	330 909	1 722 319	2006: Jan
18 852	11 805	...	54 312	152 065	1 435 880	482	201 425	134 223	336 130	1 772 011	Feb
16 944	10 160	...	58 797	140 708	1 479 271	91	186 737	137 795	324 622	1 803 893	Mar
17 579	12 199	...	48 325	137 114	1 472 156	92	194 530	145 787	340 409	1 812 565	Apr
19 210	13 786	...	54 622	154 380	1 517 903	63	204 947	146 202	351 212	1 869 115	May
17 144	14 221	...	57 995	153 770	1 560 429	170	250 201	149 103	399 474	1 959 903	Jun
20 393	17 333	...	55 609	155 652	1 560 679	347	228 183	150 142	378 672	1 939 351	Jul
19 265	21 761	...	53 892	154 711	1 579 981	273	232 572	154 987	387 832	1 967 813	Aug
20 590	26 903	...	56 107	164 087	1 631 894	122	277 442	154 647	432 212	2 064 106	Sep
17 405	23 282	...	55 933	164 209	1 657 385	600	234 894	156 811	392 305	2 049 691	Oct
17 930	26 297	...	55 914	158 642	1 671 104	825	232 009	158 090	390 925	2 062 028	Nov
16 853	22 229	...	54 866	155 491	1 694 894	294	216 212	163 757	380 264	2 075 157	Dec
13 093	22 551	...	52 431	156 865	1 713 922	339	216 510	166 113	382 963	2 096 884	2007: Jan
16 690	25 668	...	57 750	172 342	1 765 538	580	223 650	170 512	394 742	2 160 280	Feb
19 311	34 516	...	55 596	177 410	1 792 099	529	208 969	174 932	384 430	2 176 530	Mar
21 715	28 607	...	57 624	169 664	1 812 118	392	215 313	177 585	393 290	2 205 408	Apr
20 886	28 795	...	58 818	168 292	1 826 648	306	214 464	179 888	394 658	2 221 307	May
22 551	45 547	...	61 252	183 453	1 884 979	368	242 283	180 470	423 121	2 308 100	Jun
28 090	50 311	...	65 167	222 593	1 939 854	348	238 425	182 485	421 258	2 361 112	Jul
26 643	53 805	...	70 448	222 045	1 973 685	321	243 564	186 323	430 208	2 403 893	Aug
18 096	50 773	...	71 158	217 013	2 010 918	210	257 485	187 403	445 098	2 456 016	Sep
20 073	47 561	...	76 977	229 586	2 021 059	227	281 814	188 491	470 532	2 491 591	Oct
22 000	48 599	...	68 572	218 087	2 057 754	328	284 740	192 443	477 510	2 535 264	Nov
15 678	53 866	...	68 133	226 864	2 088 539	364	255 743	202 142	458 249	2 546 788	Dec
10 912	46 143	61 404	7 715	242 897	2 162 831	9	339 122	155 073	494 204	2 657 035	2008: Jan
12 910	42 782	63 517	10 403	241 739	2 222 624	8	375 258	156 119	531 385	2 754 009	Feb
14 529	48 367	65 339	5 873	252 299	2 251 215	32	411 212	157 601	568 845	2 820 060	Mar
10 047	49 413	65 271	12 195	247 613	2 262 424	17	366 014	157 575	523 606	2 786 030	Apr
8 391	46 255	66 325	11 616	261 766	2 293 247	9	397 098	158 211	555 318	2 848 565	May
11 970	48 298	66 822	11 679	279 404	2 354 008	169	430 590	160 591	591 350	2 945 358	Jun
12 671	38 484	68 155	11 242	268 024	2 353 793	4	371 567	163 518	535 088	2 888 882	Jul
12 452	40 041	68 641	11 066	267 143	2 354 055	167	338 517	163 855	502 539	2 856 593	Aug
13 378	42 494	69 126	12 416	294 462	2 420 300	168	347 416	165 246	512 829	2 933 129	Sep
11 726	53 480	68 054	12 204	282 381	2 464 981	5	604 895	167 420	772 320	3 237 301	Oct
11 825	46 193	66 536	12 756	259 536	2 445 024	31	603 958	173 260	777 249	3 222 273	Nov
9 357	77 341	67 179	12 300	275 146	2 443 079	132	547 412	175 877	723 421	3 166 500	Dec

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, as well as in January 2008.
2. Includes certain items previously classified as loans, as from January 2008.
3. Debentures and loans that formed part of secondary and tertiary capital prior to January 2008 are now included in subordinated debt securities.
4. Includes collateralised borrowing since January 2008. Prior to January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.
5. Only outstanding acceptances up to December 1991.

Banks Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Banknotes and subsidiary coin	Gold coin and bullion	Deposits with the SARB	Total	Interbank and intragroup funding, including NCDs/PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
2003	10 953	6	17 543	28 501	77 843	46 417	126 373	325 752	16 950	115 091	15 904
2004	9 747	24	22 258	32 028	72 658	29 173	152 417	405 620	21 169	116 959	16 185
2005	10 814	55	27 082	37 951	94 649	34 648	179 160	521 698	31 207	145 848	18 737
2006	13 620	593	32 458	46 670	116 052	55 581	207 411	680 064	43 940	192 131	23 790
2007	14 586	49	43 377	58 011	149 584	91 917	234 203	852 271	55 135	190 938	28 968
2008	15 330	7	50 520	65 857	181 613	92 732	251 866	969 374	57 345	177 488	55 337
2005: Nov	10 619	39	27 394	38 052	92 315	40 442	176 473	510 120	29 929	146 925	18 193
Dec	10 814	55	27 082	37 951	94 649	34 648	179 160	521 698	31 207	145 848	18 737
2006: Jan	9 362	55	27 620	37 037	102 517	41 546	180 864	528 805	32 158	137 707	20 002
Feb	9 685	47	27 747	37 480	107 039	51 232	187 920	541 812	33 215	168 129	19 321
Mar	8 793	99	28 857	37 749	114 791	53 238	186 630	555 177	33 478	174 691	19 562
Apr	9 146	101	28 545	37 791	113 522	55 819	188 976	566 558	34 864	161 829	22 640
May	9 320	112	28 702	38 134	113 650	62 814	190 619	579 660	35 469	199 978	22 787
Jun	8 735	77	25 836	34 648	130 147	60 746	194 294	592 203	36 235	224 463	22 638
Jul	8 924	125	29 289	38 338	104 284	61 430	197 497	608 110	36 853	206 376	23 979
Aug	9 771	317	29 992	40 080	113 733	58 294	198 549	623 387	38 267	194 953	24 365
Sep	8 602	280	33 795	42 676	118 626	58 884	197 311	636 469	39 570	218 770	25 034
Oct	9 795	363	31 964	42 123	124 901	67 870	199 133	652 789	40 595	194 704	24 250
Nov	10 816	427	33 532	44 776	128 125	57 120	203 534	667 154	42 169	187 723	24 395
Dec	13 620	593	32 458	46 670	116 052	55 581	207 411	680 064	43 940	192 131	23 790
2007: Jan	10 163	631	34 274	45 068	120 453	65 581	210 166	691 241	45 795	181 377	24 242
Feb	9 658	648	36 531	46 837	132 108	65 738	214 328	704 765	47 201	184 304	25 686
Mar	8 497	1 915	36 700	47 112	127 439	66 242	218 787	712 498	48 116	199 514	25 813
Apr	10 015	205	35 474	45 694	130 993	57 018	220 897	725 166	49 776	188 950	26 468
May	10 708	1 457	35 803	47 969	126 405	52 350	217 556	742 113	51 017	198 598	26 447
Jun	8 688	930	39 258	48 876	129 484	56 667	217 871	755 510	52 238	216 253	28 024
Jul	10 084	1 686	38 692	50 462	150 284	75 018	220 674	772 943	53 066	212 205	27 933
Aug	9 528	1 743	41 818	53 088	133 041	72 144	224 511	790 774	53 276	235 112	28 379
Sep	9 103	2 353	40 244	51 700	143 757	80 028	227 393	805 335	54 410	220 855	28 273
Oct	10 774	313	40 494	51 581	156 259	80 430	228 493	820 354	54 632	185 142	29 099
Nov	11 040	57	42 626	53 723	152 811	76 899	231 301	836 650	54 991	201 521	27 523
Dec	14 586	49	43 377	58 011	149 584	91 917	234 203	852 271	55 135	190 938	28 968
2008: Jan	10 947	1 053	43 756	55 756	139 190	97 025	238 871	860 844	55 950	184 317	47 441
Feb	10 245	40	46 284	56 569	148 020	100 887	241 902	868 159	56 689	224 939	49 639
Mar	10 656	41	48 758	59 455	145 610	102 593	244 251	878 894	56 452	213 146	49 077
Apr	13 586	1	44 976	58 563	157 131	95 794	246 719	884 757	57 381	177 211	47 739
May	9 271	0	46 779	56 051	151 853	118 257	247 196	895 191	57 584	183 827	47 329
Jun	10 204	1	47 846	58 052	152 182	112 739	248 299	905 860	57 504	188 545	47 536
Jul	11 546	1	47 986	59 534	163 545	117 856	249 255	920 622	57 613	162 611	50 512
Aug	9 555	65	49 869	59 489	165 681	102 266	249 956	930 665	58 060	159 358	51 586
Sep	11 612	1	51 732	63 346	169 704	116 260	251 635	940 776	58 041	179 596	56 020
Oct	11 767	1	49 899	61 667	171 446	99 921	252 566	954 707	58 085	201 132	55 198
Nov	10 382	1	50 777	61 160	168 162	96 287	252 544	965 381	57 967	189 715	55 580
Dec	15 330	7	50 520	65 857	181 613	92 732	251 866	969 374	57 345	177 488	55 337

KB107

1. Specific provisions up to December 2007. Includes specific and general provisions as from January 2008.

Banks Assets

R millions

and advances			Investments and bills discounted										End of
Overdrafts and loans (1122M)	Less: Credit impairments ¹ (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Bills and acceptances discounted (1111M)	Less: Credit impairments ¹ (1128M)	Total (1129M)	Non- financial assets (1130M)	Other assets (1131M)	Total assets (1132M)		
			Government stock (1125M)	Other (1126M)									
262 294	18 517	968 107	71 564	236 584	14 619	20 830	534	343 063	12 279	29 893	1 381 843	2003	
278 937	16 047	1 077 071	72 510	235 123	12 736	28 322	578	348 114	11 642	29 765	1 498 619	2004	
301 668	15 255	1 312 361	68 446	170 797	11 153	26 888	348	276 935	13 838	36 568	1 677 652	2005	
383 571	13 724	1 688 816	67 124	176 599	11 920	35 673	120	291 195	14 706	33 770	2 075 157	2006	
474 408	17 854	2 059 570	68 624	232 639	13 786	42 071	87	357 033	18 769	53 404	2 546 788	2007	
566 812	39 647	2 312 921	99 963	524 068	41 566	72 704	52	738 248	25 332	24 141	3 166 500	2008	
297 932	15 698	1 296 631	66 450	165 901	12 633	26 214	347	270 850	13 099	40 862	1 659 495	2005: Nov	
301 668	15 255	1 312 361	68 446	170 797	11 153	26 888	348	276 935	13 838	36 568	1 677 652	Dec	
315 511	15 410	1 343 699	71 595	177 164	11 557	29 665	348	289 633	13 557	38 393	1 722 319	2006: Jan	
321 859	15 515	1 415 012	54 182	169 683	11 626	29 001	349	264 143	13 379	41 997	1 772 011	Feb	
336 427	15 526	1 458 468	54 238	163 157	11 401	27 216	345	255 666	13 395	38 614	1 803 893	Mar	
330 678	15 917	1 458 969	55 090	171 957	11 510	28 610	346	266 822	13 418	35 565	1 812 565	Apr	
323 968	15 729	1 513 215	53 159	173 813	10 639	28 147	173	265 586	13 539	38 640	1 869 115	May	
322 525	14 841	1 568 409	58 803	199 772	10 671	32 515	135	301 626	13 641	41 579	1 959 903	Jun	
337 131	15 345	1 560 316	58 855	179 280	10 678	34 129	135	282 807	13 675	44 216	1 939 351	Jul	
346 072	15 231	1 582 388	58 967	186 306	11 162	34 194	119	290 510	13 782	41 054	1 967 813	Aug	
359 648	15 298	1 639 015	61 921	225 822	11 729	33 734	119	333 086	13 889	35 439	2 064 106	Sep	
368 610	15 465	1 657 386	62 454	191 420	12 144	32 994	124	298 888	13 896	37 398	2 049 691	Oct	
373 341	14 267	1 669 295	59 580	186 270	12 290	34 621	124	292 638	14 136	41 184	2 062 028	Nov	
383 571	13 724	1 688 816	67 124	176 599	11 920	35 673	120	291 195	14 706	33 770	2 075 157	Dec	
390 534	13 952	1 715 438	64 739	166 690	12 059	40 244	120	283 612	14 654	38 112	2 096 884	2007: Jan	
412 230	13 847	1 772 513	62 507	163 844	12 554	42 806	120	281 591	14 551	44 788	2 160 280	Feb	
415 264	13 846	1 799 825	62 819	161 217	12 608	40 548	116	277 076	14 682	37 834	2 176 530	Mar	
427 972	14 145	1 813 094	63 780	169 317	12 973	41 955	116	287 909	14 692	44 020	2 205 408	Apr	
424 547	14 361	1 824 671	65 080	165 450	12 905	42 536	116	285 854	14 861	47 951	2 221 307	May	
436 675	14 555	1 878 168	62 570	187 481	13 701	42 629	98	306 283	15 249	59 524	2 308 100	Jun	
440 579	14 945	1 937 756	60 359	188 613	13 095	41 518	98	303 486	15 599	53 809	2 361 112	Jul	
442 687	15 433	1 964 491	65 784	190 451	12 748	45 493	98	314 378	15 702	56 233	2 403 893	Aug	
460 255	16 020	2 004 288	67 976	199 682	13 301	45 771	98	326 631	15 916	57 481	2 456 016	Sep	
469 270	16 681	2 006 998	66 910	228 994	13 464	46 063	98	355 333	16 018	61 662	2 491 591	Oct	
472 755	17 141	2 037 311	66 099	240 169	13 066	44 792	86	364 041	16 585	63 605	2 535 264	Nov	
474 408	17 854	2 059 570	68 624	232 639	13 786	42 071	87	357 033	18 769	53 404	2 546 788	Dec	
501 976	26 073	2 099 539	71 792	271 119	38 071	52 521	0	433 503	19 248	48 989	2 657 035	2008: Jan	
511 138	27 489	2 173 884	62 695	305 715	39 094	61 338	0	468 843	19 303	35 411	2 754 009	Feb	
540 131	27 808	2 202 344	64 512	345 314	38 842	54 150	0	502 818	19 336	36 108	2 820 060	Mar	
547 549	28 739	2 185 542	67 918	317 762	38 738	57 850	0	482 268	20 698	38 959	2 786 030	Apr	
551 189	29 645	2 222 781	67 770	342 881	39 725	61 210	32	511 555	20 842	37 337	2 848 565	May	
579 548	31 359	2 260 854	78 276	374 528	37 963	64 864	36	555 596	21 931	48 925	2 945 358	Jun	
570 413	32 576	2 259 850	83 491	328 741	35 960	63 003	39	511 156	22 161	36 181	2 888 882	Jul	
578 752	34 136	2 262 186	86 411	301 200	35 398	63 156	42	486 124	22 760	26 034	2 856 593	Aug	
574 937	35 525	2 311 442	82 190	308 763	34 763	67 830	45	493 501	22 944	41 896	2 933 129	Sep	
580 534	37 244	2 336 344	79 814	589 331	37 111	72 925	47	779 134	23 221	36 936	3 237 301	Oct	
583 662	37 415	2 331 885	96 666	567 246	36 142	72 852	50	772 856	23 628	32 745	3 222 273	Nov	
566 812	39 647	2 312 921	99 963	524 068	41 566	72 704	52	738 248	25 332	24 141	3 166 500	Dec	

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1. Specific provisions up to December 2007. Includes specific and general provisions as from January 2008.

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)
	Interbank and intragroup deposits (1153M)	Government deposits ¹ (1143M)	Local governments and regional services councils (1144M)	Public enterprises/corporations ² (1145M)	Insurers and pension funds (1146M)	Other companies and close corporations (1147M)	Households ³ (1154M)	Other monetary institutions (1155M)	Total (1150M)				
2006	101 739	86 964	26 285	93 898	86 698	720 868	363 113	...	1 479 566	59 836	1 539 402	50 284	
2007	120 654	73 106	27 258	113 440	111 296	925 374	423 700	...	1 794 829	66 846	1 861 675	54 936	
2008	159 128	61 858	32 219	132 089	105 038	1 063 821	506 612	8 221	2 068 986	98 946	2 167 933	78 269	
2007: Nov	121 352	49 560	31 678	116 967	117 097	897 774	429 272	...	1 763 700	75 967	1 839 667	57 181	
Dec	120 654	73 106	27 258	113 440	111 296	925 374	423 700	...	1 794 829	66 846	1 861 675	54 936	
2008: Jan	113 054	63 405	35 620	118 687	98 145	945 701	434 051	18 473	1 827 134	92 801	1 919 934	68 918	
Feb	128 529	43 741	41 846	115 561	98 462	963 740	441 183	13 092	1 846 155	134 731	1 980 885	72 741	
Mar	131 092	54 796	42 729	125 322	102 728	980 435	445 292	13 394	1 895 789	103 127	1 998 916	71 058	
Apr	133 721	41 265	36 852	117 324	108 040	1 017 215	454 792	9 367	1 918 577	96 234	2 014 811	68 851	
May	133 932	40 482	36 339	117 929	106 221	1 034 189	458 174	5 048	1 932 313	99 167	2 031 480	72 018	
Jun	131 626	62 955	34 689	119 004	103 076	1 044 918	466 883	14 131	1 977 281	97 323	2 074 604	69 079	
Jul	150 385	45 079	40 393	110 993	108 178	1 038 027	482 312	10 066	1 985 433	100 336	2 085 769	78 570	
Aug	141 274	54 117	36 539	118 601	104 907	1 040 785	486 423	7 211	1 989 856	97 055	2 086 912	78 134	
Sep	156 745	59 516	33 892	129 131	108 949	1 034 868	490 538	11 409	2 025 049	100 788	2 125 837	79 741	
Oct	172 093	52 157	32 386	134 751	105 909	1 042 990	497 729	10 773	2 048 789	133 811	2 182 600	102 281	
Nov	162 543	42 396	34 675	136 627	106 920	1 082 859	503 933	9 151	2 079 104	106 384	2 185 488	90 649	
Dec	159 128	61 858	32 219	132 089	105 038	1 063 821	506 612	8 221	2 068 986	98 946	2 167 933	78 269	

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Banks**Selected asset items**

R millions

End of	NCDs/PNs (1160M)	Advances					Investments						Bills discounted		
		Central government (1510M)	Provincial governments (1174M)	Total loans and advances ⁴ (1166M)	Foreign sector (1167M)	Government sector			Private sector			Foreign sector (1173M)	Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' acceptances (1163M)
						Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)					
2006	25 197	756	277	1 324 910	204 611	38 044	29 080	-	2 080	47 247	23 159	30 976	27	8 093	
2007	27 517	607	241	1 622 198	224 520	41 156	27 467	58	3 379	71 845	106 551	37 175	16	12 794	
2008	44 542	2 116	1 889	1 863 741	377 822	51 772	48 190	2 839	6 250	95 906	300 794	62 821	-	9 883	
2007: Nov	33 318	512	102	1 602 929	222 500	40 671	25 427	188	3 501	66 313	50 948	39 952	25	12 559	
Dec	27 518	607	241	1 622 198	224 520	41 156	27 467	58	3 379	71 845	106 551	37 175	16	12 794	
2008: Jan	35 070	2 690	2 990	1 681 800	216 782	50 938	20 854	1 924	7 296	82 290	152 375	47 501	-	5 019	
Feb	35 514	2 700	2 977	1 700 101	258 430	36 665	26 030	877	4 648	82 116	183 885	55 389	-	5 949	
Mar	34 775	3 236	364	1 740 128	272 196	40 480	24 032	718	7 115	83 562	199 602	48 213	16	5 922	
Apr	33 424	3 045	265	1 756 144	268 248	39 163	28 756	1 243	4 243	72 938	190 292	50 680	-	7 171	
May	33 504	3 360	427	1 768 776	277 074	35 402	32 368	2 570	5 161	79 644	200 352	52 459	-	8 751	
Jun	31 615	3 423	446	1 809 571	296 771	45 772	32 505	2 540	5 939	79 672	219 756	56 437	-	8 427	
Jul	37 664	4 651	392	1 817 567	256 682	45 874	37 617	3 495	6 745	82 831	178 588	55 204	-	7 799	
Aug	43 230	4 933	569	1 839 005	245 367	45 947	40 465	3 057	7 579	78 599	167 874	55 120	-	8 036	
Sep	39 780	5 148	349	1 848 498	255 526	45 195	36 995	2 940	5 543	72 645	171 892	59 077	-	8 753	
Oct	40 441	5 372	795	1 866 558	391 703	46 617	33 197	1 956	9 605	82 404	314 823	61 109	-	11 816	
Nov	48 101	1 939	661	1 883 539	394 333	55 350	41 317	1 978	5 962	93 634	307 995	61 572	-	11 280	
Dec	44 543	2 116	1 889	1 863 741	377 822	51 772	48 190	2 839	6 250	95 906	300 794	62 821	-	9 883	

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- The Public Investment Commissioners was corporatised in April 2005 and the name changed to Public Investment Corporation, resulting in the exclusion of the Corporation from the government sector. The figures were revised back to January 1996.
- Including the Public Investment Corporation as from January 1996.
- Includes individuals, unincorporated business enterprises of households and non-profit organisations serving households.
- To the domestic private sector.

Banks and mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2008/02	2008/03	2008/04	2008/02	2008/03	2008/04	2008/02	2008/03	2008/04	2008/02	2008/03	2008/04
Passenger cars:												
New	51 654	51 967	52 398	20 209	18 615	17 218	1 622	1 408	1 274	73 485	71 991	70 890
Used	49 137	50 251	52 354	9 061	8 500	8 090	1 067	925	913	59 265	59 676	61 357
Minibuses	2 832	3 022	3 332	164	161	161	13	16	15	3 009	3 198	3 509
Trucks and other land transport equipment	49 348	48 886	48 621	11 406	10 784	10 172	795	856	834	61 549	60 526	59 627
Aircraft, ships and boats	4 004	4 130	4 287	148	223	270	-	-	0	4 153	4 353	4 557
Agricultural machinery and equipment	3 906	4 211	4 625	175	164	209	2	6	6	4 082	4 381	4 840
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	60	74	74	1	2	2	0	0	-	61	76	76
Industrial, commercial and office equipment	21 385	24 701	24 914	5 699	5 070	4 915	512	1 505	1 587	27 595	31 276	31 417
Other goods	13 868	14 548	13 963	1 374	1 667	1 673	48	130	150	15 290	16 345	15 786
All goods	196 193	201 790	204 568	48 237	45 187	42 710	4 059	4 846	4 779	248 489	251 823	252 058
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2008/02	2008/03	2008/04	2008/02	2008/03	2008/04	2008/02	2008/03	2008/04	2008/02	2008/03	2008/04
Instalment sale balances	117 734	116 825	119 936	78 460	84 965	84 632	196 193	201 790	204 568			
Leasing balances	35 992	31 936	29 834	16 304	18 097	17 655	52 296	50 033	47 489			

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1. Unearned finance charges excluded.

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

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

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
	(1181M)	(1182M)	(1183M)	(1184M)	(1185M)
2007: Aug	14.27	12.35	8 485	2 781	11 266
Sep	14.63	12.94	7 964	2 290	10 254
Oct	15.13	13.60	9 577	2 534	12 111
Nov	15.87	13.78	8 986	2 831	11 818
Dec	15.82	13.92	7 943	2 247	10 189
2008: Jan	14.76	13.78	9 414	1 028	10 443
Feb	15.11	13.85	10 800	1 199	11 999
Mar	15.28	13.86	10 532	1 071	11 602
Apr	15.37	14.13	10 319	940	11 259
May	15.53	14.27	9 538	1 060	10 597
Jun	15.74	14.91	9 514	1 177	10 691
Jul	16.20	15.21	9 224	1 590	10 815
Aug	16.65	15.14	8 265	1 423	9 687
Sep	15.68	14.85	8 902	2 006	10 908
Oct	16.21	14.88	8 981	1 618	10 598
Nov	15.97	14.98	7 689	1 162	8 850
Dec	16.07	14.44	7 284	1 218	8 503

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Banks Contingent liabilities

R millions

End of	Guarantees on behalf of clients (1191M)	Letters of credit and committed undrawn facilities (1192M)	Bankers' acceptances (1198M)	Underwriting exposures (1193M)	Credit derivative instruments (1199M)	Committed capital expenditure (1211M)	Operating lease commitments (1212M)	Other contingent liabilities (1194M)	Portfolios managed:	
									By others on behalf of banks (1213M)	By banks on behalf of clients (1214M)
2003	62 700	45 375	...	0	...	272	...	5 227	...	...
2004	62 432	58 989	...	12	...	354	...	8 190	...	...
2005	76 404	97 012	...	46	...	931	...	8 708	...	...
2006	105 838	151 937	...	-	...	1 318	...	8 624	...	...
2007	115 837	178 949	...	467	...	1 529	...	7 836	...	...
2008	108 250	221 967	572	1 889	18 281	2 117	7 429	8 216	-	4 326
2005: Nov.....	72 227	93 444	...	46	...	1 557	...	8 877	...	...
Dec.....	76 404	97 012	...	46	...	931	...	8 708	...	...
2006: Jan	76 134	96 202	...	46	...	956	...	8 772	...	...
Feb.....	80 576	115 704	...	30	...	994	...	8 956	...	...
Mar.....	82 580	121 691	...	27	...	833	...	9 107	...	...
Apr.....	84 225	122 950	...	27	...	992	...	9 187	...	...
May.....	90 316	128 925	...	15	...	929	...	8 228	...	...
Jun.....	98 655	131 606	...	4	...	1 399	...	8 487	...	...
Jul.....	99 328	139 965	...	4	...	1 391	...	7 663	...	...
Aug.....	104 829	140 875	...	4	...	1 324	...	8 655	...	...
Sep.....	104 497	141 818	...	4	...	1 239	...	8 706	...	...
Oct.....	130 311	144 945	...	3	...	1 265	...	8 668	...	...
Nov.....	129 429	151 165	...	1	...	1 310	...	8 726	...	...
Dec.....	105 838	151 937	...	-	...	1 318	...	8 624	...	...
2007: Jan	106 048	150 831	...	-	...	1 224	...	8 729	...	...
Feb.....	104 046	151 514	...	-	...	1 275	...	8 479	...	...
Mar.....	105 686	152 598	...	737	...	1 377	...	8 570	...	...
Apr.....	103 226	153 502	...	737	...	1 405	...	8 476	...	...
May.....	103 555	162 889	...	700	...	1 372	...	8 446	...	...
Jun.....	101 224	176 560	...	678	...	1 536	...	8 253	...	...
Jul.....	109 012	177 367	...	700	...	1 487	...	7 810	...	...
Aug.....	114 916	176 448	...	467	...	1 448	...	7 840	...	...
Sep.....	114 886	181 686	...	467	...	1 480	...	7 688	...	...
Oct.....	117 453	187 155	...	467	...	1 584	...	8 387	...	...
Nov.....	118 104	184 680	...	467	...	1 633	...	8 008	...	...
Dec.....	115 837	178 949	...	467	...	1 529	...	7 836	...	...
2008: Jan	104 509	204 640	499	903	11 764	1 172	5 487	13 029	-	3 642
Feb.....	104 879	209 695	224	3 084	12 025	1 295	5 483	12 979	-	3 618
Mar.....	104 898	219 517	306	3 388	12 096	2 153	5 647	12 338	-	3 686
Apr.....	106 592	220 779	210	2 786	12 578	2 070	5 090	12 567	-	3 857
May.....	101 156	222 542	161	3 161	12 537	2 202	5 946	15 760	-	3 700
Jun.....	110 260	210 831	353	1 498	10 532	2 247	6 912	14 295	-	3 701
Jul.....	105 178	211 841	188	2 764	12 542	1 998	6 026	14 901	-	3 666
Aug.....	111 474	210 818	368	2 704	14 206	1 864	6 526	14 207	-	3 875
Sep.....	115 970	221 743	439	2 630	14 623	1 788	6 185	10 210	-	3 894
Oct.....	116 044	225 046	267	2 465	15 510	1 583	6 008	8 125	-	3 894
Nov.....	112 377	219 159	246	2 459	15 507	1 571	6 283	7 876	-	4 327
Dec.....	108 250	221 967	572	1 889	18 281	2 117	7 429	8 216	-	4 326

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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 ^{1,2}			Electronic fund transfers processed ^{2,3}		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
2003	210.328	74 392	74 392	143.848	1 472 067	1 472 067	428.230	2 144 739	2 144 739
2004	240.965	89 396	89 396	127.496	1 474 893	1 474 893	481.384	2 561 657	2 561 657
2005	280.097	111 094	111 094	112.826	1 496 533	1 496 533	532.225	2 986 988	2 986 988
2006	317.039	132 111	132 111	97.929	1 534 999	1 534 999	581.504	3 556 485	3 556 485
2007	344.857	150 230	150 230	83.652	1 549 030	1 549 030	635.419	4 262 494	4 262 494
2008	337.170	160 719	160 719	69.390	1 399 938	1 399 938	670.399	4 915 220	4 915 220
2005: Nov	25.278	10 304	10 069	9.674	130 689	125 366	46.822	276 790	261 470
Dec	29.512	11 971	9 890	8.841	130 695	124 054	48.726	284 645	260 871
2006: Jan	24.713	9 587	9 758	7.844	113 025	127 067	43.715	243 845	269 252
Feb	22.813	10 544	11 721	8.301	118 711	128 080	46.680	259 985	279 988
Mar	24.883	10 336	10 301	9.119	135 190	134 116	49.213	292 970	297 313
Apr	25.155	9 924	10 174	7.311	106 945	114 049	45.288	251 221	265 415
May	26.658	10 683	10 769	8.922	132 401	133 577	50.449	299 730	302 897
Jun	25.616	10 470	10 970	8.284	128 688	128 688	49.147	301 654	304 414
Jul	25.820	10 747	10 590	7.974	128 221	125 767	48.533	300 600	295 319
Aug	27.483	11 365	11 659	8.349	137 365	134 658	49.805	313 842	309 562
Sep	25.294	10 776	11 002	7.862	130 174	125 427	48.559	303 663	296 354
Oct	27.758	11 605	11 717	8.315	136 872	129 885	49.990	324 768	312 435
Nov	28.525	12 098	11 734	8.268	136 229	130 479	50.337	335 131	320 638
Dec	32.322	13 975	11 716	7.381	131 176	123 204	49.788	329 073	302 899
2007: Jan	28.849	11 789	12 207	7.018	116 713	130 043	48.147	297 202	331 523
Feb	26.169	10 925	12 122	7.177	123 333	131 507	49.262	311 448	335 030
Mar	29.017	12 515	12 315	7.732	137 327	133 470	52.910	353 700	350 657
Apr	27.374	11 560	12 016	6.417	115 229	123 598	50.168	314 909	329 849
May	30.792	13 148	13 267	7.652	138 270	138 059	53.816	359 377	359 608
Jun	28.122	12 458	12 928	6.846	128 688	129 156	52.832	347 937	347 490
Jul	28.576	12 420	12 384	6.970	135 583	134 219	54.394	369 629	366 665
Aug	28.782	12 452	12 507	7.037	133 909	129 706	55.231	379 386	371 675
Sep	27.480	12 084	12 346	6.452	126 429	123 236	51.115	342 572	338 039
Oct	29.406	13 359	13 433	7.286	139 058	134 082	56.904	398 633	388 151
Nov	29.118	13 227	12 725	7.015	133 100	126 244	56.098	405 109	384 792
Dec	31.172	14 292	11 980	6.050	121 391	115 711	54.541	382 592	359 016
2008: Jan	28.785	12 800	13 236	5.920	112 071	124 912	51.970	347 769	387 398
Feb	26.322	12 131	13 482	6.399	120 590	127 640	54.448	378 808	405 263
Mar	27.916	13 034	12 787	6.021	120 675	115 280	53.632	384 336	372 469
Apr	28.454	13 583	14 268	6.009	117 993	129 280	56.858	405 474	431 529
May	28.317	13 348	13 338	6.045	116 923	113 881	54.371	400 195	393 946
Jun	26.126	12 729	13 047	5.700	116 623	116 394	54.218	405 643	405 223
Jul	28.450	13 761	13 864	5.926	125 904	124 640	57.179	446 390	444 082
Aug	26.962	13 024	12 985	5.552	112 159	107 306	54.792	410 259	396 820
Sep	28.226	13 672	14 061	5.627	118 268	116 507	58.128	429 109	425 264
Oct	28.410	13 920	13 880	5.817	122 421	116 107	59.543	450 471	435 933
Nov	26.825	13 024	12 430	5.183	102 447	96 419	54.951	409 494	385 442
Dec	32.379	15 693	13 339	5.192	113 864	111 570	60.308	447 272	431 849

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1. Including magnetic ink character recognition (MICR), as well as code line clearing transactions as from July 1997.
2. Risk reduction measures and changes in the processing of cheques and electronic transactions have affected the figures in these columns as from January 2002.
3. Including all electronic transfers, such as electronic salary payments, and all debit and credit transactions settled among banks, excluding intrabank transactions.

Banks

Liquid assets and cash reserves¹

R millions

Period	Liquid assets									Cash reserves ⁶	
	Banknotes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB ² (1242M)	Treasury bills (1244M)	Government stock ³ (1245M)	SARB securities (1246M)	Land Bank bills (1247M)	Total holdings ⁴ (1250M)	Required holdings ⁵ (1251M)	Banks' liabilities as adjusted (1252M)	Minimum reserve balance to be held with SARB ⁷ (1255M)
2003	4 682	6	2	16 796	31 633	5 349	722	59 191	52 782	765 444	16 047
2004	6 976	3	4	18 963	36 243	3 812	698	66 699	56 791	820 939	19 314
2005	8 570	0	6	24 445	35 445	6 515	750	75 731	65 469	972 286	24 307
2006	9 229	0	65	34 789	37 634	5 051	572	87 340	79 731	1 192 359	29 809
2007	9 524	0	39	45 142	42 210	8 185	531	105 631	96 950	1 499 115	37 478
2008	11 042	1	14	52 646	53 880	19 800	509	137 890	124 375	1 831 617	45 790
2005: Nov	8 427	0	50	25 957	37 437	7 236	755	79 862	67 858	1 039 210	25 980
Dec	8 729	0	-42	27 530	38 661	5 650	684	81 213	68 915	1 074 287	26 857
2006: Jan	10 895	0	1	28 938	37 404	4 368	665	82 271	70 901	1 090 358	27 259
Feb	8 989	0	4	33 514	32 764	4 926	668	80 865	72 771	1 095 515	27 388
Mar	8 490	0	3	31 103	34 904	6 154	648	81 303	74 507	1 128 191	28 205
Apr	8 961	0	4	30 898	36 769	6 239	509	83 380	74 986	1 140 655	28 516
May	9 510	0	2	31 028	36 660	7 051	516	84 767	76 679	1 146 379	28 659
Jun	11 364	0	1	35 692	34 629	6 604	519	88 809	79 532	1 156 629	28 916
Jul	8 568	0	4	37 013	37 019	4 656	511	87 770	81 833	1 186 896	29 672
Aug	8 457	0	175	38 294	36 731	4 783	567	89 006	80 831	1 208 770	30 219
Sep	8 822	0	104	37 600	38 883	3 614	600	89 624	84 167	1 230 938	30 773
Oct	8 803	0	81	37 039	41 619	3 467	583	91 592	86 185	1 274 614	31 865
Nov	8 756	0	125	38 044	40 335	4 489	562	92 311	86 678	1 307 980	32 699
Dec	9 130	0	275	38 304	43 893	4 260	521	96 383	87 706	1 341 385	33 534
2007: Jan	11 490	0	85	39 263	43 350	4 483	520	99 191	87 631	1 354 365	33 859
Feb	9 691	0	19	41 177	38 806	4 669	536	94 899	89 728	1 379 357	34 484
Mar	8 976	0	55	42 480	39 349	6 250	553	97 664	91 181	1 403 726	35 093
Apr	9 278	0	7	43 342	40 108	7 591	543	100 867	92 139	1 437 616	35 940
May	9 816	0	1	44 430	38 103	8 218	513	101 080	93 355	1 460 597	36 515
Jun	9 326	0	3	45 829	36 968	8 263	527	100 916	95 972	1 497 419	37 435
Jul	8 924	0	26	47 020	40 328	7 607	524	104 430	98 141	1 500 310	37 508
Aug	8 949	0	10	48 901	43 938	8 211	526	110 535	100 033	1 520 950	38 024
Sep	9 303	0	105	48 900	43 880	9 162	533	111 884	101 457	1 550 279	38 757
Oct	9 320	0	133	48 605	43 806	11 180	527	113 570	102 693	1 591 546	39 788
Nov	9 430	0	16	45 850	46 974	11 733	528	114 531	104 901	1 634 113	40 853
Dec	9 787	0	6	45 911	50 911	10 851	540	118 005	106 167	1 659 103	41 477
2008: Jan	12 707	0	6	46 207	52 949	11 900	532	124 301	111 855	1 741 335	43 533
Feb	10 627	1	8	48 999	48 499	15 355	535	124 023	114 812	1 747 011	43 675
Mar	10 955	1	8	48 763	48 900	17 580	539	126 744	118 425	1 748 150	43 704
Apr	11 416	1	11	51 058	50 262	19 440	509	132 696	120 558	1 779 246	44 481
May	11 295	0	9	54 286	51 130	17 074	504	134 299	121 772	1 784 841	44 621
Jun	10 157	1	10	54 499	50 517	17 305	492	132 980	123 633	1 821 690	45 542
Jul	10 256	1	25	53 564	52 986	18 365	548	135 746	125 093	1 849 966	46 249
Aug	10 372	1	10	54 092	52 558	21 715	488	139 234	125 462	1 887 377	47 184
Sep	10 712	1	12	55 045	50 438	23 689	492	140 388	125 331	1 906 909	47 673
Oct	11 050	1	11	54 387	55 400	25 147	485	146 480	130 422	1 906 273	47 657
Nov	11 519	1	28	55 214	67 626	25 915	488	160 790	135 882	1 904 912	47 623
Dec	11 434	1	27	55 638	65 297	24 112	492	157 001	139 254	1 901 692	47 542

KB116

1. Average amounts as from January 2008.
2. As from April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
3. As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
4. Total holdings include very small amounts of other liquid assets.
5. As from April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette No. 14763 of 28 April 1993.
6. As from April 1998 the minimum cash reserve requirement was set at 2½ per cent of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001, only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
7. The average daily minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the South African Reserve Bank as from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the South African Reserve Bank as from the 15th working day of September.

Mutual Banks¹ and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities	Deposits ²
	Transmission	Savings	Other short and medium term	Long term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
2006	1	167	229	291	688	2	690	94	15	799	1 943
2007	1	168	271	312	752	3	755	116	15	886	2 124
2008	1	157	273	380	810	3	813	124	16	952	2 333
2007: Dec	1	168	271	312	752	3	755	116	15	886	2 124
2008: Jan	1	165	272	318	755	3	758	117	16	891	2 072
Feb	1	161	256	330	749	3	752	117	16	884	2 117
Mar	2	165	246	340	753	3	756	118	15	889	2 155
Apr	2	163	247	343	755	3	757	119	15	891	2 182
May	1	161	249	345	757	4	760	118	16	894	2 223
Jun	1	163	248	355	767	4	771	114	15	899	2 260
Jul	1	165	251	360	778	4	781	112	15	908	2 287
Aug	1	167	251	358	777	4	781	126	15	922	2 322
Sep	1	172	250	367	790	3	793	123	15	931	2 394
Oct	1	173	265	376	816	4	819	123	14	956	2 489
Nov	1	162	272	385	821	4	824	123	15	962	2 465
Dec	1	157	273	380	810	3	813	124	16	952	2 333

KB114

1. Mutual building societies until December 1993.

2. Deposits include the Savings Bank, Telebank, Savings Bank Certificate Accounts, National Savings Certificates and Senior Citizen deposits.

Mutual Banks¹ and the Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets	Claims on the private sector
	Mortgage advances	Other advances	Bankers' acceptances	Stocks and shares	Treasury bills	Government stock and other	Central bank money and gold	Deposits with banks	Land Bank bills and promissory notes			
(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1232M)	(1227M)	(1228M)	(1229M)	(1231M)	(1230M)	
2006	320	224	-	19	40	-	18	170	-	8	799	1 943
2007	367	222	-	20	48	-	19	201	-	8	886	2 124
2008	400	228	-	23	51	-	20	220	-	10	952	2 333
2007: Dec	367	222	-	20	48	-	19	201	-	8	886	2 124
2008: Jan	371	218	-	20	45	-	19	209	-	9	891	2 072
Feb	377	221	-	20	45	-	19	193	-	10	884	2 117
Mar	382	221	-	17	45	-	19	196	-	10	889	2 155
Apr	387	223	-	22	45	-	19	186	-	9	891	2 182
May	384	225	-	22	45	-	19	190	-	10	894	2 223
Jun	387	222	-	23	47	-	19	192	-	10	899	2 260
Jul	394	219	-	23	47	-	19	198	-	10	908	2 287
Aug	393	224	-	23	47	-	19	207	-	10	922	2 322
Sep	391	223	-	23	49	-	19	217	-	10	931	2 394
Oct	389	224	-	23	49	-	19	243	-	10	956	2 489
Nov	387	226	-	23	51	-	20	243	-	10	962	2 465
Dec	400	228	-	23	51	-	20	220	-	10	952	2 333

KB115

1. Mutual building societies until December 1993.

Land and Agricultural Bank of South Africa Liabilities

R millions

End of	Deposits (1273M)	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)
2003	763	299	604	11 158	2 631	2 934	144	18 532
2004	841	412	812	13 151	3 270	1 943	-	20 429
2005	716	497	673	12 143	3 270	1 834	-	19 134
2006	910	500	518	9 833	3 408	1 323	440	16 932
2007	700	551	511	9 461	1 840	1 991	1 960	17 014
2008	642	400	495	10 211	1 840	1 749	-	15 337
2005: Nov.....	733	438	762	10 026	3 270	...	...	...
Dec.....	716	497	673	12 143	3 270	1 834	-	19 134
2006: Jan.....	754	497	674	10 745	3 270	...	...	...
Feb.....	786	484	674	10 876	3 408	...	...	...
Mar.....	748	489	674	11 810	3 408	1 892	-	19 021
Apr.....	730	490	519	11 327	3 408	...	...	...
May.....	730	490	521	10 721	3 408	...	...	...
Jun.....	696	474	521	9 691	3 408	1 281	793	16 865
Jul.....	918	480	531	9 086	3 408	...	...	...
Aug.....	702	473	554	8 907	3 408	...	...	...
Sep.....	702	480	607	10 853	3 408	1 309	-	17 358
Oct.....	751	477	588	9 628	3 408	...	...	...
Nov.....	710	494	571	10 015	3 408	...	...	...
Dec.....	910	500	518	9 833	3 408	1 323	440	16 932
2007: Jan.....	748	494	516	10 468	3 408	...	...	...
Feb.....	813	600	572	11 265	3 408	...	...	...
Mar.....	822	583	562	11 619	2 839	1 008	267	17 701
Apr.....	821	563	551	11 909	2 839	...	...	...
May.....	766	550	511	12 193	2 613	...	...	...
Jun.....	746	550	531	11 516	2 613	1 269	278	17 503
Jul.....	748	603	533	11 839	2 474	...	...	...
Aug.....	770	551	533	12 519	1 840	...	...	...
Sep.....	717	651	538	11 709	1 840	1 217	1 011	17 681
Oct.....	735	651	536	9 484	1 840	...	...	...
Nov.....	768	651	520	9 534	1 840	...	...	...
Dec.....	700	551	511	9 461	1 840	1 991	1 960	17 014
2008: Jan.....	741	651	542	10 100	1 840	...	...	...
Feb.....	799	550	511	10 979	1 880	...	...	...
Mar.....	748	550	495	10 555	1 840	1 710	695	16 594
Apr.....	748	550	495	10 136	1 840	...	...	...
May.....	691	550	541	10 031	1 840	...	...	...
Jun.....	726	550	495	9 019	1 840	1 916	1 205	15 752
Jul.....	639	550	495	8 886	1 840	...	...	...
Aug.....	633	550	495	8 476	1 840	...	...	...
Sep.....	623	550	495	8 359	1 840	1 944	1 062	14 872
Oct.....	636	550	495	10 001	1 840
Nov.....	624	550	495	10 114	1 840
Dec.....	642	400	495	10 211	1 840	1 749	-	15 337

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Land and Agricultural Bank of South Africa

Assets

R millions

End of	Loans and advances								Total loans and advances (1298M)	Other assets (1299K)	Total assets (1300K)	Cash credit advances, seasonally adjusted (1301M)
	Short term			Long term								
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)					
	Individuals (1290M)	Co- operatives ¹ (1291M)	Total (1293M)	Individuals (1294M)	Co- operatives (1295M)							
2003	1 186	8 934	10 121	5 251	860	1 390	7 502	17 623	909	18 532	9 797	
2004	981	9 495	10 476	5 038	2 078	1 002	8 118	18 594	1 835	20 429	10 041	
2005	842	9 270	10 112	4 638	1 382	922	6 943	17 055	2 079	19 134	9 687	
2006	509	9 904	10 413	3 930	1 792	796	6 519	16 931	1	16 932	10 194	
2007	481	10 333	10 814	3 397	2 090	714	6 201	17 014	-	17 014	10 615	
2008	388	8 874	9 262	2 736	2 355	583	5 675	14 937	400	15 337	9 307	
2005: Nov	830	8 929	9 760	4 663	1 402	931	6 997	16 756	...	...	10 189
Dec	842	9 270	10 112	4 638	1 382	922	6 943	17 055	2 079	19 134	9 687	
2006: Jan	866	8 920	9 786	4 590	1 419	917	6 926	16 711	...	...	9 714
Feb	872	9 468	10 340	4 521	1 405	907	6 834	17 174	...	...	10 457
Mar	819	8 009	8 829	4 423	1 406	875	6 703	15 532	3 489	19 021	8 763	
Apr	796	9 330	10 126	4 416	1 457	870	6 744	16 870	...	...	9 889
May	745	9 328	10 073	4 358	1 487	857	6 703	16 776	...	...	9 947
Jun	628	9 607	10 235	4 299	1 485	846	6 630	16 865	-	16 865	9 898	
Jul	641	9 510	10 151	4 253	1 589	839	6 681	16 831	...	...	10 150
Aug	561	9 352	9 913	4 198	1 704	826	6 728	16 641	...	...	9 817
Sep	545	9 423	9 967	4 162	1 754	821	6 736	16 704	654	17 358	10 231	
Oct	531	8 980	9 511	4 096	1 766	817	6 678	16 190	...	...	9 948
Nov	514	10 118	10 632	4 028	1 820	804	6 652	17 283	...	...	11 048
Dec	509	9 904	10 413	3 930	1 792	796	6 519	16 931	1	16 932	10 194	
2007: Jan	503	9 208	9 711	3 894	1 805	792	6 490	16 201	...	...	9 687
Feb	569	10 541	11 111	3 856	1 907	787	6 551	17 662	...	...	11 275
Mar	527	10 698	11 225	3 777	1 917	782	6 476	17 701	-	17 701	11 313	
Apr	502	10 380	10 882	3 756	1 963	769	6 488	17 370	...	...	10 605
May	490	10 557	11 046	3 708	1 977	761	6 445	17 492	...	...	10 929
Jun	453	10 652	11 104	3 675	1 966	757	6 398	17 503	-	17 503	10 830	
Jul	439	10 866	11 306	3 586	2 033	744	6 363	17 668	...	...	11 189
Aug	462	10 736	11 198	3 543	2 094	742	6 378	17 576	...	...	11 066
Sep	458	10 838	11 296	3 525	2 117	743	6 385	17 681	-	17 681	11 386	
Oct	470	9 944	10 414	3 471	2 141	727	6 340	16 754	...	...	10 880
Nov	471	10 588	11 059	3 436	2 148	720	6 304	17 362	...	...	11 454
Dec	481	10 333	10 814	3 397	2 090	714	6 201	17 014	-	17 014	10 615	
2008: Jan	461	9 719	10 180	3 338	2 197	706	6 240	16 420	...	...	10 226
Feb	450	9 817	10 267	3 261	2 208	697	6 166	16 433	...	...	10 110
Mar	445	10 026	10 470	3 227	2 220	676	6 123	16 594	-	16 594	10 172	
Apr	434	9 095	9 529	3 172	2 348	667	6 187	15 716	...	...	9 345
May	422	9 102	9 524	3 125	2 342	659	6 127	15 650	...	...	9 412
Jun	414	9 256	9 670	3 077	2 357	648	6 082	15 752	-	15 752	9 540	
Jul	401	8 952	9 353	3 006	2 377	629	6 013	15 366	...	...	9 276
Aug	318	8 966	9 284	2 947	2 382	616	5 945	15 229	...	...	9 273
Sep	312	8 670	8 982	2 897	2 390	603	5 890	14 872	-	14 872	9 026	
Oct	309	8 799	9 108	2 844	2 398	592	5 834	14 942	...	...	9 690
Nov	385	8 688	9 073	2 781	2 349	587	5 717	14 789	...	...	9 315
Dec	388	8 874	9 262	2 736	2 355	583	5 675	14 937	400	15 337	9 307	

KB119

1. Including control boards.

Monetary sector¹

Liabilities

R millions

End of	Banknotes and coin ² (1312M)	Deposits of domestic private sector, local authorities and public enterprises/corporations ³						
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	Total (1320M)
2003	33 715	185 240	168 833	45 422	130 529	169 714	74 594	774 332
2004	39 080	205 378	177 036	51 234	135 789	210 222	95 410	875 069
2005	43 419	248 533	211 101	57 861	163 728	238 874	137 615	1 057 711
2006	49 951	288 041	267 687	72 692	222 713	255 758	192 450	1 299 342
2007	53 606	347 040	337 672	90 026	266 267	301 715	271 255	1 613 974
2008	57 362	354 884	322 235	112 778	332 547	362 671	352 589	1 837 703
2005: Nov	43 219	237 327	216 773	57 783	122 025	260 067	131 510	1 025 485
Dec	43 419	248 533	211 101	57 861	163 728	238 874	137 615	1 057 711
2006: Jan	41 934	248 666	217 036	56 974	164 154	236 336	140 000	1 063 166
Feb	42 718	250 225	230 583	62 579	167 746	246 350	152 656	1 110 139
Mar	44 027	257 458	239 039	63 505	165 771	262 787	173 327	1 161 886
Apr	45 148	252 234	244 767	63 937	167 415	253 404	180 492	1 162 248
May	43 118	251 799	249 547	64 975	191 285	243 432	179 935	1 180 973
Jun	45 132	262 867	250 004	66 300	177 885	248 091	184 147	1 189 294
Jul	45 548	261 770	274 096	67 543	194 634	217 676	185 280	1 200 998
Aug	44 850	266 016	261 396	69 907	190 752	245 868	187 023	1 220 962
Sep	47 933	270 780	259 978	70 481	224 361	232 777	177 668	1 236 046
Oct	47 123	271 640	270 298	70 971	213 827	251 848	185 029	1 263 613
Nov	48 726	285 627	265 634	73 512	194 916	277 682	195 751	1 293 122
Dec	49 951	288 041	267 687	72 692	222 713	255 758	192 450	1 299 342
2007: Jan	46 820	274 174	265 496	71 877	233 559	241 700	215 131	1 301 938
Feb	47 469	306 394	279 433	72 924	217 846	256 221	237 799	1 370 617
Mar	49 968	310 553	286 612	75 214	199 705	273 081	252 222	1 397 386
Apr	49 925	310 172	285 837	76 551	198 069	294 627	261 098	1 426 353
May	48 231	311 299	301 293	78 993	212 360	289 170	260 283	1 453 398
Jun	50 733	317 579	297 561	81 505	205 107	296 906	273 974	1 472 631
Jul	48 787	312 332	308 241	82 946	225 230	312 692	261 263	1 502 705
Aug	50 400	329 927	332 907	85 141	211 771	331 766	250 479	1 541 991
Sep	51 841	333 571	317 253	84 995	239 667	323 009	253 877	1 552 372
Oct	49 348	324 454	325 037	86 487	208 890	352 142	270 257	1 567 268
Nov	53 616	331 687	346 326	89 868	200 904	359 238	270 523	1 598 547
Dec	53 606	347 040	337 672	90 026	266 267	301 715	271 255	1 613 974
2008: Jan	50 330	330 755	388 174	87 754	243 023	277 555	301 260	1 628 520
Feb	52 630	341 367	375 118	91 035	223 448	309 594	316 392	1 656 953
Mar	52 712	344 876	349 565	90 475	293 144	299 698	312 747	1 690 505
Apr	53 323	343 532	314 414	93 773	329 195	323 688	325 185	1 729 787
May	54 124	340 903	347 271	96 060	356 332	287 245	329 352	1 757 164
Jun	53 593	355 647	352 049	98 898	314 413	299 644	351 247	1 771 898
Jul	52 132	341 597	326 750	101 993	326 667	319 941	363 197	1 780 144
Aug	55 464	339 255	335 601	102 931	305 835	329 693	369 213	1 782 528
Sep	53 818	344 669	336 265	104 471	306 009	342 385	360 878	1 794 676
Oct	56 309	347 872	327 266	109 069	315 060	347 034	366 064	1 812 365
Nov	60 533	351 714	338 444	112 078	280 412	400 892	376 780	1 860 321
Dec	57 362	354 884	322 235	112 778	332 547	362 671	352 589	1 837 703

KB120

1. A consolidation of the balance sheets of institutions within the monetary sector, that is the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called "pooled" funds of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses 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 (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.
4. "Government" consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, 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 sector¹

Liabilities

R millions

Government deposits ⁴ (1506M)	Foreign liabilities			Capital and reserves			Other liabilities (1509K)	Total liabilities (1338K)	End of
	SARB and CPD (1339M)	Other (1507M)	Total (1508M)	Domestic (1334K)	Foreign (1335K)	Total (1336K)			
58 396	20 883	66 947	87 830	92 640	2 734	95 374	307 779	1 357 425	2003
73 438	21 557	66 620	88 177	107 914	2 368	110 282	314 913	1 500 959	2004
106 572	24 638	77 961	102 599	118 987	2 330	121 316	274 345	1 705 962	2005
141 803	21 767	113 737	135 504	145 258	3 527	148 786	330 190	2 105 576	2006
148 983	17 729	239 445	257 174	178 090	9 308	187 398	265 766	2 526 901	2007
134 506	9 626	447 251	456 877	141 189	7 445	148 634	406 771	3 041 853	2008
96 807	24 383	78 584	102 967	...	...	...	...	...	2005: Nov
106 572	24 638	77 961	102 599	118 987	2 330	121 316	274 345	1 705 962	Dec
114 946	22 930	85 120	108 050	...	...	...	...	...	2006: Jan
84 210	23 618	94 713	118 331	...	...	...	...	...	Feb
87 764	23 290	92 862	116 151	126 618	3 197	129 815	287 723	1 827 365	Mar
85 013	25 276	85 780	111 056	...	...	...	...	...	Apr
91 686	26 524	101 494	128 018	...	...	...	...	...	May
112 837	28 649	120 000	148 650	134 347	303	134 651	376 664	2 007 227	Jun
114 918	29 712	111 974	141 687	...	...	...	...	...	Jul
111 642	27 735	119 874	147 609	...	...	...	...	...	Aug
124 656	30 152	137 168	167 320	136 148	3 901	140 049	378 020	2 094 025	Sep
129 610	27 728	121 840	149 568	...	...	...	...	...	Oct
121 646	24 223	110 267	134 491	...	...	...	...	...	Nov
141 803	21 767	113 737	135 504	145 258	3 527	148 786	330 190	2 105 576	Dec
157 231	23 181	115 044	138 225	...	...	...	...	...	2007: Jan
114 597	22 112	125 840	147 952	...	...	...	...	...	Feb
113 365	23 572	129 689	153 261	155 097	4 095	159 192	334 446	2 207 618	Mar
108 366	20 947	122 831	143 779	...	...	...	...	...	Apr
102 643	19 658	124 223	143 882	...	...	...	...	...	May
127 816	21 341	145 865	167 206	160 877	2 877	163 754	344 408	2 326 548	Jun
117 417	21 857	158 716	180 573	...	...	...	...	...	Jul
110 474	21 762	166 822	188 584	...	...	...	...	...	Aug
134 056	20 444	180 436	200 880	165 936	9 880	175 815	371 833	2 486 797	Sep
126 272	20 031	176 251	196 282	...	...	...	...	...	Oct
121 598	18 230	185 236	203 466	...	...	...	...	...	Nov
148 983	17 729	239 445	257 174	178 090	9 308	187 398	265 766	2 526 901	Dec
139 005	18 309	271 922	290 231	...	...	...	...	...	2008: Jan
121 207	16 811	348 103	364 914	...	...	...	...	...	Feb
127 044	15 526	335 042	350 568	129 300	7 000	136 300	396 807	2 753 936	Mar
113 841	16 727	323 290	340 017	...	...	...	...	...	Apr
111 906	16 327	344 253	360 580	...	...	...	...	...	May
136 866	13 643	359 713	373 356	133 246	5 607	138 853	391 651	2 866 217	Jun
120 392	14 372	321 853	336 225	...	...	...	...	...	Jul
126 051	12 062	310 358	322 420	...	...	...	...	...	Aug
131 330	9 448	328 540	337 989	134 904	6 711	141 615	382 259	2 841 687	Sep
123 266	12 100	479 573	491 673	...	...	...	...	...	Oct
113 343	9 547	437 612	447 159	Nov
134 506	9 626	447 251	456 877	141 189	7 445	148 634	406 771	3 041 853	Dec

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1. A consolidation of the balance sheets of institutions within the monetary sector, that is the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called "pooled" funds of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses 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 (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.
4. "Government" consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, 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 sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector							
	Gold and foreign exchange			Long term ³	Total foreign assets	SARB	CPD ⁴	Land Bank	Other monetary institutions	Total	of which: Local authorities		
	SARB ²	Other	Total									(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)
2003	52 905	127 477	180 382	34 107	214 489	341	200	17 623	820 336	838 500	4 442		
2004	82 849	117 200	200 049	29 514	229 564	344	200	18 594	935 087	954 224	1 568		
2005	130 466	150 108	280 574	17 195	297 769	387	200	17 055	1 122 553	1 140 195	4 223		
2006	178 318	206 570	384 888	24 881	409 769	365	200	16 931	1 417 377	1 434 873	3 263		
2007	224 313	225 784	450 097	111 599	561 696	395	1 365	17 014	1 725 084	1 743 858	4 495		
2008	316 991	248 237	565 228	284 189	849 417	430	800	14 937	1 964 889	1 981 056	8 080		
2005: Nov	129 149	153 581	282 730	17 130	299 860	398	200	16 756	1 097 771	1 115 125	4 601		
Dec	130 466	150 108	280 574	17 195	297 769	387	200	17 055	1 122 553	1 140 195	4 223		
2006: Jan	134 938	151 462	286 400	18 276	304 676	387	300	16 711	1 140 914	1 158 313	6 481		
Feb	138 491	184 317	322 808	16 779	339 587	389	900	17 174	1 164 443	1 182 906	7 333		
Mar	142 352	193 639	335 991	15 824	351 814	371	800	15 532	1 200 452	1 217 155	8 980		
Apr	145 623	181 661	327 284	16 493	343 777	395	900	16 870	1 216 180	1 234 345	2 365		
May	159 846	215 762	375 609	17 645	393 254	424	700	16 776	1 228 193	1 246 093	2 744		
Jun	171 543	240 901	412 445	23 787	436 231	453	700	16 865	1 248 345	1 266 362	3 093		
Jul	165 941	210 982	376 923	18 941	395 864	386	650	16 831	1 286 927	1 304 794	3 147		
Aug	173 835	201 852	375 687	21 773	397 460	398	400	16 641	1 306 884	1 324 323	3 186		
Sep	191 218	228 008	419 227	25 319	444 546	398	400	16 704	1 344 513	1 362 014	3 169		
Oct	182 701	209 195	391 896	29 252	421 147	404	300	16 190	1 370 182	1 387 076	3 151		
Nov	181 337	205 817	387 154	25 846	413 000	420	300	17 283	1 395 714	1 413 717	3 238		
Dec	178 318	206 570	384 888	24 881	409 769	365	200	16 931	1 417 377	1 434 873	3 263		
2007: Jan	187 696	199 158	386 854	24 727	411 581	403	150	16 201	1 428 932	1 445 686	3 235		
Feb	191 171	203 877	395 048	25 365	420 413	447	255	17 662	1 473 316	1 491 680	3 226		
Mar	192 709	207 754	400 463	25 107	425 570	440	379	17 701	1 491 407	1 509 927	3 136		
Apr	190 689	197 113	387 803	29 161	416 964	424	379	17 370	1 524 973	1 543 146	3 185		
May	198 102	206 198	404 301	27 743	432 043	429	424	17 492	1 536 771	1 555 116	3 197		
Jun	199 561	219 898	419 459	36 317	455 776	412	1 010	17 503	1 561 568	1 580 492	4 036		
Jul	207 743	221 920	429 663	36 925	466 588	428	1 711	17 668	1 587 674	1 607 481	4 116		
Aug	212 637	234 182	446 819	36 524	483 343	435	2 061	17 576	1 612 546	1 632 618	2 958		
Sep	209 439	238 187	447 626	41 182	488 808	426	2 177	17 681	1 649 401	1 669 685	3 944		
Oct	207 455	210 616	418 071	51 577	469 649	416	1 946	16 754	1 678 377	1 697 493	3 991		
Nov	217 934	223 788	441 722	57 058	498 780	409	1 547	17 362	1 715 290	1 734 608	4 248		
Dec	224 313	225 784	450 097	111 599	561 696	395	1 365	17 014	1 725 084	1 743 858	4 495		
2008: Jan	249 429	245 044	494 473	139 807	634 280	427	815	16 420	1 764 325	1 781 987	7 921		
Feb	263 925	293 064	556 989	169 257	726 245	490	950	16 433	1 784 460	1 802 333	8 509		
Mar	278 294	271 332	549 626	186 212	735 838	458	1 350	16 594	1 832 317	1 850 718	4 809		
Apr	260 085	248 034	508 119	174 664	682 784	423	1 850	15 716	1 834 238	1 852 226	6 353		
May	261 545	254 283	515 828	185 195	701 023	454	2 350	15 650	1 854 207	1 872 661	6 959		
Jun	272 080	259 020	531 100	204 008	735 108	464	1 050	15 752	1 893 390	1 910 655	6 790		
Jul	256 269	235 342	491 611	163 314	654 925	444	1 850	15 366	1 905 662	1 923 322	7 776		
Aug	264 230	231 438	495 668	152 505	648 173	439	700	15 229	1 922 386	1 938 754	7 097		
Sep	284 388	262 129	546 516	155 445	701 962	458	700	14 872	1 926 717	1 942 746	7 638		
Oct	332 403	273 776	606 179	294 600	900 779	414	600	14 942	1 960 289	1 976 245	7 372		
Nov	336 342	261 008	597 350	295 229	892 579	452	800	14 789	1 985 118	2 001 159	7 627		
Dec	316 991	248 237	565 228	284 189	849 417	430	800	14 937	1 964 889	1 981 056	8 080		

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- See footnote 1 on pages S-18 and S-19.
- The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.
- Including investments and bills.
- Including investments in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- Consisting of the South African Reserve Bank's holdings of SA Treasury bills, SA government securities, loans to the government sector and investments of the Stabilisation Account.
- Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- Including coin responsibility of the Treasury up to February 1994.

Monetary sector¹

Assets

R millions

Claims on the government sector				Total claims on the government sector ⁷	Other assets	Total assets	End of
Credit							
SARB ⁵	CPD ⁶	Other monetary institutions	Total	(1359M)	(1513K)	(1358K)	
(1350M)	(1351M)	(1352M)	(1353M)				
16 469	1 729	85 979	104 177	104 177	200 260	1 357 425	2003
15 057	1 515	99 519	116 092	116 092	201 080	1 500 959	2004
12 629	1 398	93 324	107 351	107 351	160 647	1 705 962	2005
9 289	3 893	99 172	112 354	112 354	148 579	2 105 576	2006
8 698	1 062	106 753	116 513	116 513	104 833	2 526 901	2007
9 067	750	169 678	179 495	179 495	31 885	3 041 853	2008
12 524	1 396	91 106	105 026	105 026	...	...	2005: Nov
12 629	1 398	93 324	107 351	107 351	160 647	1 705 962	Dec
12 746	1 403	99 589	113 739	113 739	...	...	2006: Jan
9 707	1 333	81 350	92 390	92 390	...	...	Feb
9 519	1 395	78 145	89 059	89 059	169 336	1 827 365	Mar
9 640	1 447	80 125	91 212	91 212	...	...	Apr
9 498	3 049	77 776	90 323	90 323	...	...	May
8 964	4 073	87 440	100 477	100 477	204 157	2 007 227	Jun
9 028	4 230	89 047	102 305	102 305	...	...	Jul
8 865	3 930	89 426	102 221	102 221	...	...	Aug
8 855	4 109	91 831	104 795	104 795	182 670	2 094 025	Sep
9 180	4 041	91 555	104 776	104 776	...	...	Oct
9 267	3 055	90 082	102 405	102 405	...	...	Nov
9 289	3 893	99 172	112 354	112 354	148 579	2 105 576	Dec
9 122	4 493	101 041	114 656	114 656	...	...	2007: Jan
9 108	4 217	101 483	114 808	114 808	...	...	Feb
8 918	1 286	100 044	110 248	110 248	161 873	2 207 618	Mar
9 059	1 422	101 827	112 309	112 309	...	...	Apr
8 958	1 373	103 295	113 627	113 627	...	...	May
8 641	1 114	100 846	110 602	110 602	179 678	2 326 548	Jun
8 671	1 161	97 652	107 484	107 484	...	...	Jul
8 578	1 137	106 792	116 507	116 507	...	...	Aug
8 635	1 114	109 690	119 438	119 438	208 866	2 486 797	Sep
8 780	1 180	108 845	118 805	118 805	...	...	Oct
8 648	1 161	106 900	116 709	116 709	...	...	Nov
8 698	1 062	106 753	116 513	116 513	104 833	2 526 901	Dec
8 666	1 219	126 942	136 826	136 826	...	...	2008: Jan
8 461	1 032	124 684	134 176	134 176	...	...	Feb
8 280	952	117 088	126 320	126 320	41 060	2 753 936	Mar
8 237	982	123 196	132 415	132 415	...	...	Apr
8 038	939	126 631	135 607	135 607	...	...	May
7 787	1 963	141 169	150 919	150 919	69 535	2 866 217	Jun
8 394	1 016	147 279	156 688	156 688	...	...	Jul
8 493	947	150 137	159 577	159 577	...	...	Aug
8 374	687	149 752	158 814	158 814	38 165	2 841 687	Sep
8 353	733	149 094	158 180	158 180	...	...	Oct
8 716	749	162 867	172 332	172 332	Nov
9 067	750	169 678	179 495	179 495	31 885	3 041 853	Dec

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- See footnote 1 on pages S-18 and S-19.
- The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.
- Including investments and bills.
- Including investments in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- Consisting of the South African Reserve Bank's holdings of SA Treasury bills, SA government securities, loans to the government sector and investments of the Stabilisation Account.
- Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- Including coin responsibility of the Treasury up to February 1994.

Credit extension by all monetary institutions¹

R millions

End of	Credit extended to the domestic private sector										Memorandum items			
	Investments (1360M)	Bills discounted (1361M)	Loans and advances						Total credit extended to the private sector ⁴ (1347M)	Net credit extended to the government sector (1367M)	Total domestic credit extension ⁵ (1368M)	Claims on local authorities (1348M)	Loans granted under resale agreements (1502M)	Assets securitised ⁶ (1375M)
			Instalment sale credit (1362M)	Leasing finance ² (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total loans and advances ³ (1369M)	of which: To households (1505M)						
2003	84 510	7 785	89 208	37 166	331 842	287 988	746 204	378 530	838 500	45 770	884 270	4 442	18 840	5 070
2004	79 289	5 461	109 469	43 048	412 769	304 188	869 474	478 741	954 224	42 643	996 867	1 568	8 257	-
2005	81 493	5 323	129 701	49 603	526 647	347 428	1 053 380	585 541	1 140 195	768	1 140 963	4 223	15 781	9 800
2006	85 789	4 669	147 399	60 157	684 593	452 267	1 344 416	726 270	1 434 873	-29 460	1 405 413	3 263	21 872	20 100
2007	96 949	4 867	176 725	57 613	853 819	553 886	1 642 043	867 635	1 743 858	-32 482	1 711 376	4 495	21 123	33 760
2008	103 257	6 055	204 520	47 486	966 921	652 817	1 871 744	1 002 020	1 981 056	44 978	2 026 034	8 080	32 560	1 585
2005: Nov	75 373	5 050	127 434	49 183	515 212	342 872	1 034 702	573 231	1 115 125	8 207	1 123 331	4 601	17 503	-
Dec	81 493	5 323	129 701	49 603	526 647	347 428	1 053 380	585 541	1 140 195	768	1 140 963	4 223	15 781	-
2006: Jan	80 419	4 885	131 031	49 976	533 672	358 331	1 073 010	596 259	1 158 313	-1 218	1 157 095	6 481	17 457	-
Feb	77 746	4 930	135 457	52 603	546 500	365 670	1 100 230	611 809	1 182 906	8 169	1 191 075	7 333	22 661	-
Mar	84 072	4 497	134 493	52 278	559 607	382 209	1 128 587	622 975	1 217 155	1 284	1 218 439	8 980	22 333	2 000
Apr	88 369	4 482	136 173	52 946	570 913	381 461	1 141 494	631 453	1 234 345	2 327	1 236 672	2 365	22 228	-
May	91 053	4 325	137 985	52 778	583 891	376 061	1 150 715	641 330	1 246 093	-1 375	1 244 718	2 744	25 419	-
Jun	90 951	4 615	140 721	53 717	596 283	380 075	1 170 797	655 747	1 266 362	-12 372	1 253 990	3 093	26 108	3 000
Jul	95 395	4 820	143 113	54 529	612 151	394 786	1 204 579	667 083	1 304 794	-12 625	1 292 169	3 147	27 308	-
Aug	87 450	4 483	143 075	55 614	627 412	406 291	1 232 391	682 826	1 324 323	-9 433	1 314 890	3 186	25 334	3 000
Sep	96 152	4 483	140 700	56 750	640 449	423 479	1 261 379	697 521	1 362 014	-19 874	1 342 140	3 169	25 354	4 900
Oct	95 326	4 620	141 672	57 599	656 379	431 479	1 287 130	707 128	1 387 076	-24 846	1 362 231	3 151	29 688	2 100
Nov	91 474	4 596	144 841	58 834	671 869	442 102	1 317 647	713 319	1 413 717	-19 253	1 394 463	3 238	24 734	3 100
Dec	85 789	4 669	147 399	60 157	684 593	452 267	1 344 416	726 270	1 434 873	-29 460	1 405 413	3 263	21 872	2 000
2007: Jan	77 098	4 662	149 498	60 809	694 120	459 499	1 363 926	746 770	1 445 686	-42 586	1 403 101	3 235	24 628	-
Feb	81 214	4 747	152 829	61 642	708 211	483 036	1 405 718	757 968	1 491 680	200	1 491 880	3 226	28 890	-
Mar	80 572	5 179	156 170	62 754	715 768	489 483	1 424 175	765 449	1 509 927	-3 128	1 506 799	3 136	22 530	8 700
Apr	83 878	5 384	157 881	63 151	728 367	504 485	1 453 884	780 511	1 543 146	3 932	1 547 078	3 185	21 905	-
May	83 601	5 044	153 554	64 138	744 803	503 976	1 466 471	789 087	1 555 116	10 972	1 566 088	3 197	20 406	8 000
Jun	79 783	5 104	154 188	63 822	758 080	519 515	1 495 605	798 043	1 580 492	-17 227	1 563 266	4 036	22 106	2 728
Jul	83 206	4 801	157 629	63 185	775 369	523 291	1 519 473	812 240	1 607 481	-9 945	1 597 536	4 116	22 026	-
Aug	83 999	4 725	162 090	62 558	793 085	526 161	1 543 894	825 455	1 632 618	6 021	1 638 639	2 958	21 109	2 100
Sep	86 256	4 643	165 679	61 849	807 536	543 721	1 578 786	838 472	1 669 685	-14 630	1 655 055	3 944	20 710	728
Oct	90 795	4 657	167 786	60 840	822 356	551 060	1 602 041	849 570	1 697 493	-7 478	1 690 015	3 991	19 452	2 621
Nov	106 527	4 805	173 145	58 290	838 436	553 405	1 623 276	856 613	1 734 608	-4 901	1 729 707	4 248	19 236	4 700
Dec	96 949	4 867	176 725	57 613	853 819	553 886	1 642 043	867 635	1 743 858	-32 482	1 711 376	4 495	21 123	4 183
2008: Jan	90 698	3 074	181 959	57 033	864 526	584 697	1 688 215	928 912	1 781 987	-2 190	1 779 796	7 921	20 781	354
Feb	88 011	4 294	184 961	57 067	871 532	596 468	1 710 028	944 832	1 802 333	12 957	1 815 290	8 509	26 269	340
Mar	92 321	4 713	188 559	55 830	882 039	627 255	1 753 684	954 611	1 850 718	-736	1 849 982	4 809	27 066	386
Apr	79 330	5 631	192 052	54 800	887 939	632 475	1 767 265	957 979	1 852 226	18 563	1 870 789	6 353	27 061	-
May	87 454	5 851	193 535	53 802	898 274	633 745	1 779 356	962 819	1 872 661	23 691	1 896 352	6 959	31 604	202
Jun	86 961	4 561	196 147	52 291	908 848	661 846	1 819 134	967 645	1 910 655	14 042	1 924 697	6 790	29 794	163
Jul	91 726	4 683	198 005	51 382	923 534	653 991	1 826 913	975 599	1 923 322	36 284	1 959 606	7 776	34 157	140
Aug	87 178	4 581	199 758	50 334	932 668	664 236	1 846 996	981 510	1 938 754	33 514	1 972 268	7 097	29 151	-
Sep	79 187	6 334	201 741	50 029	941 733	663 721	1 857 224	986 973	1 942 746	27 473	1 970 219	7 638	30 418	-
Oct	92 910	7 679	203 441	49 260	954 794	668 160	1 875 656	995 964	1 976 245	34 902	2 011 147	7 372	27 961	-
Nov	100 697	8 243	204 215	48 466	963 240	676 299	1 892 220	1 000 555	2 001 159	58 978	2 060 137	7 627	27 820	-
Dec	103 257	6 055	204 520	47 486	966 921	652 817	1 871 744	1 002 020	1 981 056	44 978	2 026 034	8 080	32 560	-

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

Monetary aggregates¹

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short- and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
2003	33 715	185 240	218 955	168 833	387 788	345 665	733 453	74 594	808 047
2004	39 080	205 378	244 458	177 036	421 494	397 246	818 740	95 410	914 150
2005	43 419	248 533	291 952	211 101	503 053	460 462	963 515	137 615	1 101 130
2006	49 951	288 041	337 992	267 687	605 679	551 163	1 156 842	192 450	1 349 293
2007	53 606	347 040	400 645	337 672	738 317	658 008	1 396 325	271 255	1 667 580
2008	57 362	354 884	412 246	322 235	734 480	807 995	1 542 476	352 589	1 895 065
2005: Nov	43 219	237 327	280 545	216 773	497 319	439 874	937 193	131 510	1 068 703
Dec	43 419	248 533	291 952	211 101	503 053	460 462	963 515	137 615	1 101 130
2006: Jan	41 934	248 666	290 600	217 036	507 636	457 464	965 101	140 000	1 105 100
Feb	42 718	250 225	292 942	230 583	523 525	476 675	1 000 200	152 656	1 152 856
Mar	44 027	257 458	301 484	239 039	540 523	492 063	1 032 586	173 327	1 205 913
Apr	45 148	252 234	297 382	244 767	542 149	484 756	1 026 904	180 492	1 207 396
May	43 118	251 799	294 917	249 547	544 464	499 692	1 044 155	179 935	1 224 090
Jun	45 132	262 867	307 999	250 004	558 003	492 277	1 050 280	184 147	1 234 426
Jul	45 548	261 770	307 318	274 096	581 414	479 853	1 061 266	185 280	1 246 546
Aug	44 850	266 016	310 866	261 396	572 261	506 527	1 078 788	187 023	1 265 811
Sep	47 933	270 780	318 713	259 978	578 691	527 620	1 106 311	177 668	1 283 979
Oct	47 123	271 640	318 763	270 298	589 061	536 646	1 125 707	185 029	1 310 736
Nov	48 726	285 627	334 353	265 634	599 987	546 110	1 146 097	195 751	1 341 848
Dec	49 951	288 041	337 992	267 687	605 679	551 163	1 156 842	192 450	1 349 293
2007: Jan	46 820	274 174	320 994	265 496	586 490	547 137	1 133 627	215 131	1 348 758
Feb	47 469	306 394	353 863	279 433	633 296	546 990	1 180 287	237 799	1 418 086
Mar	49 968	310 553	360 521	286 612	647 133	548 000	1 195 132	252 222	1 447 355
Apr	49 925	310 172	360 096	285 837	645 933	569 247	1 215 180	261 098	1 476 278
May	48 231	311 299	359 530	301 293	660 823	580 523	1 241 347	260 283	1 501 629
Jun	50 733	317 579	368 312	297 561	665 872	583 517	1 249 390	273 974	1 523 363
Jul	48 787	312 332	361 120	308 241	669 361	620 869	1 290 230	261 263	1 551 493
Aug	50 400	329 927	380 327	332 907	713 234	628 678	1 341 912	250 479	1 592 391
Sep	51 841	333 571	385 412	317 253	702 665	647 671	1 350 336	253 877	1 604 213
Oct	49 348	324 454	373 803	325 037	698 840	647 519	1 346 359	270 257	1 616 616
Nov	53 616	331 687	385 303	346 326	731 629	650 010	1 381 640	270 523	1 652 163
Dec	53 606	347 040	400 645	337 672	738 317	658 008	1 396 325	271 255	1 667 580
2008: Jan	50 330	330 755	381 085	388 174	769 259	608 332	1 377 590	301 260	1 678 850
Feb	52 630	341 367	393 997	375 118	769 115	624 077	1 393 192	316 392	1 709 584
Mar	52 712	344 876	397 588	349 565	747 153	683 317	1 430 470	312 747	1 743 217
Apr	53 323	343 532	396 856	314 414	711 270	746 656	1 457 926	325 185	1 783 110
May	54 124	340 903	395 028	347 271	742 299	739 637	1 481 936	329 352	1 811 288
Jun	53 593	355 647	409 239	352 049	761 288	712 955	1 474 243	351 247	1 825 491
Jul	52 132	341 597	393 728	326 750	720 478	748 601	1 469 079	363 197	1 832 276
Aug	55 464	339 255	394 718	335 601	730 319	738 459	1 468 778	369 213	1 837 991
Sep	53 818	344 669	398 487	336 265	734 752	752 865	1 487 617	360 878	1 848 494
Oct	56 309	347 872	404 181	327 266	731 447	771 163	1 502 610	366 064	1 868 674
Nov	60 533	351 714	412 247	338 444	750 691	793 383	1 544 074	376 780	1 920 854
Dec	57 362	354 884	412 246	322 235	734 480	807 995	1 542 476	352 589	1 895 065

KB125

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

Monetary analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets: Cumulative flow ² (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)						
2007: Aug.....	1 592 391	251 962	116 495	110 474	6 021	1 632 618	-298 210	1 593 000	247 101	2 325	1 652 093
Sep.....	1 604 213	252 021	119 426	134 056	-14 630	1 669 685	-302 862	1 603 241	242 407	-13 741	1 671 689
Oct.....	1 616 616	242 788	118 793	126 272	-7 478	1 697 493	-316 188	1 620 388	238 874	-3 326	1 694 825
Nov.....	1 652 163	249 965	116 697	121 598	-4 901	1 734 608	-327 509	1 655 918	250 670	-7 043	1 716 861
Dec.....	1 667 580	254 059	116 501	148 983	-32 482	1 743 858	-297 856	1 681 099	254 060	-27 372	1 722 550
2008: Jan.....	1 678 850	245 709	136 814	139 005	-2 190	1 781 987	-346 655	1 704 046	249 522	5 924	1 774 657
Feb.....	1 709 584	260 581	134 164	121 207	12 957	1 802 333	-366 287	1 695 538	269 336	3 924	1 796 095
Mar.....	1 743 217	267 801	126 308	127 044	-736	1 850 718	-374 565	1 732 861	270 935	99	1 845 501
Apr.....	1 783 110	254 322	132 404	113 841	18 563	1 852 226	-342 001	1 765 388	258 564	9 607	1 845 966
May.....	1 811 288	252 002	135 596	111 906	23 691	1 872 661	-337 066	1 804 670	247 629	14 571	1 882 316
Jun.....	1 825 491	259 905	150 908	136 866	14 042	1 910 655	-359 111	1 824 982	248 916	15 651	1 927 756
Jul.....	1 832 276	246 006	156 676	120 392	36 284	1 923 322	-373 337	1 832 934	240 678	39 241	1 933 089
Aug.....	1 837 991	242 865	159 565	126 051	33 514	1 938 754	-377 143	1 834 775	237 494	26 833	1 952 329
Sep.....	1 848 494	262 449	158 803	131 330	27 473	1 942 746	-384 175	1 849 878	257 333	31 938	1 940 378
Oct.....	1 868 674	242 439	158 168	123 266	34 902	1 976 245	-384 912	1 877 612	245 409	40 062	1 976 171
Nov.....	1 920 854	272 603	172 321	113 343	58 978	2 001 159	-411 886	1 923 685	272 740	59 945	1 988 051
Dec.....	1 895 065	241 266	179 484	134 506	44 978	1 981 056	-372 235	1 908 525	241 266	54 661	1 971 553

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Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets ³ (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 ⁴ (1330H)	Net claims (1367H)						
2007: Aug.....	40 899	8 328	9 023	6 943	15 966	25 137	-8 533	40 599	8 678	10 097	28 204
Sep.....	11 822	59	2 932	-23 582	-20 651	37 067	-4 653	10 241	-4 694	-16 066	19 596
Oct.....	12 403	-9 232	-633	7 785	7 151	27 808	-13 325	17 147	-3 533	10 415	23 136
Nov.....	35 547	7 177	-2 096	4 674	2 578	37 115	-11 322	35 530	11 796	-3 718	22 037
Dec.....	15 417	4 094	-196	-27 386	-27 581	9 250	29 654	25 181	3 390	-20 329	5 688
2008: Jan.....	11 270	-8 351	20 313	9 979	30 292	38 129	-48 799	22 947	-4 538	33 296	52 108
Feb.....	30 734	14 872	-2 650	17 797	15 147	20 346	-19 632	-8 507	19 814	-2 000	21 438
Mar.....	33 633	7 220	-7 856	-5 837	-13 693	48 385	-8 279	37 323	1 599	-3 825	49 405
Apr.....	39 893	-13 479	6 096	13 203	19 299	1 508	32 565	32 526	-12 372	9 508	466
May.....	28 178	-2 320	3 192	1 936	5 128	20 435	4 935	39 282	-10 935	4 963	36 350
Jun.....	14 203	7 902	15 312	-24 960	-9 648	37 994	-22 045	20 311	1 287	1 080	45 440
Jul.....	6 785	-13 899	5 768	16 474	22 242	12 667	-14 225	7 953	-8 238	23 590	5 334
Aug.....	5 716	-3 141	2 889	-5 659	-2 770	15 433	-3 806	1 841	-3 184	-12 407	19 239
Sep.....	10 503	19 584	-762	-5 279	-6 041	3 992	-7 032	15 103	19 839	5 105	-11 951
Oct.....	20 179	-20 011	-635	8 064	7 429	33 499	-738	27 734	-11 925	8 124	35 792
Nov.....	52 180	30 164	14 153	9 923	24 076	24 914	-26 974	46 073	27 331	19 883	11 881
Dec.....	-25 789	-31 337	7 164	-21 163	-14 000	-20 104	39 651	-15 161	-31 474	-5 285	-16 498

KB127

1. Calculated from the consolidated liabilities and assets of the monetary sector.
2. Cumulative change owing to balance of payments transactions as 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 (2129M)	Capital repayments on advances during period (2131M)	Total mortgage loans outstanding ³ (2132M)
	Gross amount ¹										
	Assets mortgaged				Total (2127M)	Application					
	Residential		Farms (2134M)	Commercial and other (2135M)		For construction of buildings ² (2128M)	On existing buildings (2125M)	On vacant land (2126M)			
	Total (2120M)	of which: Re-advances (2133M)									
2003	111 472	...	1 505	39 635	152 613	15 897	127 638	9 078	166 518	113 948	325 976
2004	179 317	...	3 250	49 668	232 236	27 565	189 410	15 260	220 207	146 614	405 847
2005	248 801	...	4 374	82 173	335 348	32 446	277 697	25 205	313 887	183 526	521 974
2006	338 328	...	5 124	79 490	422 942	30 941	357 850	34 150	399 295	250 357	680 384
2007	364 575	...	3 628	73 207	441 409	28 574	384 051	28 784	461 727	297 876	852 639
2008	271 256	81 585	3 793	23 602	298 651	29 928	256 675	12 048	276 274	156 196	969 775
2005: Nov	22 884	...	371	7 131	30 386	2 883	25 217	2 286	38 035	22 374	510 394
Dec	18 123	...	306	7 179	25 609	2 019	21 646	1 944	30 441	17 562	521 974
2006: Jan	18 614	...	181	3 811	22 605	1 582	19 304	1 719	23 512	15 463	529 085
Feb	23 008	...	379	6 541	29 928	2 474	25 249	2 205	27 585	16 052	542 098
Mar	29 173	...	222	7 098	36 493	2 633	31 175	2 685	31 504	19 402	555 468
Apr	23 763	...	421	5 716	29 901	2 550	25 022	2 328	25 317	16 278	566 848
May	32 135	...	253	6 880	39 268	2 950	32 824	3 494	33 667	20 504	579 954
Jun	30 335	...	1 059	7 980	39 373	2 782	33 416	3 175	38 102	25 332	592 505
Jul	29 332	...	1 368	6 366	37 066	2 881	31 132	3 054	32 580	20 938	608 414
Aug	32 540	...	235	7 140	39 915	2 931	33 185	3 799	38 784	23 501	623 698
Sep	27 773	...	331	6 795	34 899	2 491	29 380	3 028	33 967	20 612	636 782
Oct	32 760	...	320	7 773	40 854	2 947	34 837	3 070	37 736	23 140	653 101
Nov	33 672	...	189	6 901	40 761	2 711	34 902	3 148	40 858	26 005	667 472
Dec	25 222	...	167	6 490	31 878	2 009	27 425	2 444	35 683	23 132	680 384
2007: Jan	25 937	...	108	4 066	30 111	1 884	25 978	2 250	28 549	18 390	691 573
Feb	35 740	...	152	5 921	41 814	2 733	36 129	2 952	35 320	21 202	705 106
Mar	37 678	...	855	6 458	44 992	2 972	38 841	3 178	38 514	29 037	712 856
Apr	32 163	...	102	4 186	36 451	2 354	31 685	2 413	34 462	21 660	725 525
May	39 511	...	138	6 865	46 514	3 087	40 532	2 896	42 857	26 769	742 477
Jun	27 249	...	332	6 364	33 945	2 297	29 629	2 018	37 951	22 039	755 882
Jul	28 963	...	349	7 482	36 793	2 628	31 936	2 230	43 517	24 850	773 307
Aug	30 233	...	363	6 171	36 767	2 469	31 772	2 526	43 676	26 556	791 142
Sep	26 364	...	241	5 298	31 903	2 158	27 729	2 016	36 987	23 468	805 701
Oct	31 237	...	351	6 012	37 600	2 494	32 691	2 414	40 334	26 863	820 725
Nov	29 628	...	351	6 298	36 277	2 137	31 889	2 251	43 426	27 843	837 021
Dec	19 872	...	284	8 086	28 243	1 361	25 241	1 640	36 134	29 200	852 639
2008: Jan	23 702	6 460	261	2 435	26 398	2 667	22 513	1 217	28 187	22 226	861 215
Feb	30 681	8 745	323	2 845	33 848	3 710	28 491	1 648	31 032	23 328	868 537
Mar	28 719	8 212	259	2 416	31 394	3 143	26 880	1 371	29 531	18 722	879 277
Apr	27 358	8 524	326	2 527	30 210	3 164	25 588	1 459	29 041	16 094	885 145
May	24 627	7 845	364	1 708	26 699	3 024	22 558	1 118	23 101	12 346	895 576
Jun	18 923	6 524	361	2 533	21 817	2 330	18 499	987	22 019	10 875	906 248
Jul	18 874	6 536	464	2 115	21 452	2 423	18 128	902	26 520	12 372	921 017
Aug	19 211	5 859	322	1 765	21 299	2 351	18 276	671	18 733	8 778	931 058
Sep	21 776	6 208	248	1 447	23 470	2 457	20 052	961	16 874	7 009	941 168
Oct	27 279	6 887	414	1 278	28 971	2 434	25 819	718	21 939	8 172	955 097
Nov	18 860	5 449	263	1 451	20 573	1 322	18 702	549	15 445	5 382	965 770
Dec	11 246	4 336	189	1 084	12 519	902	11 169	448	13 853	10 892	969 775

KB208

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

Selected money market and related indicators

R millions

Period	Average of daily values			SARB operations			
	Liquidity provided ¹ (1390M)	Government deposits ² (1391M)	Notes and coin in circulation ³ (1392M)	Money-market swaps with counter foreign-exchange deposits ⁴ (1441M)	Total reverse repurchase transactions ⁵ (1442M)	Total SARB debentures ⁶ (1455M)	Total (1449M)
2003	12 941	238	37 268	-	7 384	3 233	10 617
2004	14 143	89	43 187	-	7 600	11 904	19 504
2005	13 789	50	48 003	-	-	5 306	5 306
2006	13 981	17	52 971	-	600	3 000	3 600
2007	10 107	0	57 900	-	3 000	8 987	11 987
2008	8 672	1	62 570	-	2 700	24 028	26 728
2005: Nov	13 685	28	49 951	-	2 900	5 200	8 100
Dec	13 738	29	55 601	-	-	5 306	5 306
2006: Jan	13 793	29	50 184	-	2 000	6 200	8 200
Feb	15 136	28	49 564	-	2 000	6 205	8 205
Mar	15 243	29	50 962	-	1 500	6 350	7 850
Apr	15 594	31	52 272	-	3 250	6 100	9 350
May	14 954	24	50 982	-	3 750	6 300	10 050
Jun	15 461	41	51 152	-	2 000	5 385	7 385
Jul	15 217	22	52 099	-	2 250	5 700	7 950
Aug	15 055	0	52 753	-	2 000	5 000	7 000
Sep	15 080	1	53 745	-	3 000	4 300	7 300
Oct	13 407	0	54 237	-	2 750	2 841	5 591
Nov	9 184	0	55 512	-	2 250	3 500	5 750
Dec	9 654	0	62 196	-	600	3 000	3 600
2007: Jan	9 491	1	56 273	-	2 000	4 900	6 900
Feb	10 314	0	55 328	-	2 800	4 900	7 700
Mar	10 711	0	56 431	-	3 100	4 900	8 000
Apr	10 153	1	57 513	-	3 100	6 920	10 020
May	9 603	0	56 612	-	4 800	8 700	13 500
Jun	9 378	0	56 693	-	5 300	8 300	13 600
Jul	10 136	0	56 749	-	5 900	8 420	14 320
Aug	10 313	0	57 053	-	6 100	9 900	16 000
Sep	10 240	1	57 796	-	6 600	11 350	17 950
Oct	10 845	0	57 805	-	6 600	10 425	17 025
Nov	10 585	0	59 230	-	6 800	12 004	18 804
Dec	9 519	1	67 320	-	3 000	8 987	11 987
2008: Jan	9 394	0	59 999	-	6 300	12 010	18 310
Feb	9 142	0	59 211	-	6 500	13 212	19 712
Mar	8 671	0	61 701	-	7 500	15 557	23 057
Apr	8 428	0	60 520	-	7 500	18 317	25 817
May	8 190	0	60 807	-	7 500	19 173	26 673
Jun	6 661	0	61 103	-	5 000	18 255	23 255
Jul	6 985	1	61 104	-	7 500	19 785	27 285
Aug	8 187	1	61 452	-	7 500	21 421	28 921
Sep	9 291	1	62 350	-	7 500	23 466	30 966
Oct	10 216	1	63 328	-	7 050	24 190	31 240
Nov	9 211	1	65 267	-	6 790	25 645	32 435
Dec	9 690	1	74 003	-	2 700	24 028	26 728

KB128

1. Accommodation at the discount window, up to 8 March 1998. As from 9 March 1998 total liquidity provided by the South African Reserve Bank.
2. Government deposits in the Exchequer, Paymaster-General and Stabilisation Accounts.
3. Notes in circulation outside the South African 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), 91-day reverse repurchase transactions (first issued on 17 June 2002) and 56-day reverse repurchase transactions (first issued 24 March 2005), at month-ends.
6. Total outstanding amounts on 28-day SARB debentures (first issued on 16 September 1998), 91-day SARB debentures (first issued on 14 August 2002) and 56-day SARB debentures (first issued 1 December 2004), at month-ends.

Money market accommodation

Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					Total (1440D)
	Main repurchase auction ¹ (1437D)	Standing facilities ² (1438D)	Cash reserve accounts		SAMOS penalty (1434D)	
			Withdrawals (1456D)	Deposits (1457D)		
2008/10/08	12 400	-	637	494	-	12 543
2008/10/09	12 400	-	44	415	-	12 029
2008/10/10	12 400	-	32	482	-	11 950
2008/10/11	12 400	-	32	482	-	11 950
2008/10/13	12 400	- 668	217	1 042	-	10 907
2008/10/14	12 400	-	218	1 136	-	11 482
2008/10/15	11 975	-	214	204	-	11 985
2008/10/16	11 975	-	32	1 000	-	11 007
2008/10/17	11 975	-	810	279	19	12 525
2008/10/18	11 975	-	810	279	19	12 525
2008/10/20	11 975	389	98	3 405	42	9 099
2008/10/21	11 975	- 403	79	1 307	-	10 344
2008/10/22	11 700	-	28	1 445	-	10 283
2008/10/23	11 700	-	28	536	-	11 192
2008/10/24	11 700	-	1 444	48	-	13 096
2008/10/25	11 700	-	1 444	48	-	13 096
2008/10/27	11 700	-	273	315	-	11 658
2008/10/28	11 700	-	264	409	-	11 555
2008/10/29	11 600	-	128	625	-	11 103
2008/10/30	11 600	-	423	16	-	12 007
2008/10/31	11 600	660	829	16	-	13 073
2008/11/01	11 600	-	829	16	-	12 413
2008/11/03	11 600	-	201	856	-	10 945
2008/11/04	11 600	-	144	740	-	11 004
2008/11/05	11 000	-	1 470	329	-	12 141
2008/11/06	11 000	-	923	92	-	11 831
2008/11/07	11 000	-	980	509	-	11 471
2008/11/08	11 000	-	980	509	-	11 471
2008/11/10	11 000	-	70	929	-	10 141
2008/11/11	11 000	-	54	1 955	-	9 099
2008/11/12	11 000	-	33	1 184	-	9 849
2008/11/13	11 000	- 1 105	295	449	-	9 741
2008/11/14	11 000	-	208	1 068	-	10 140
2008/11/15	11 000	-	208	1 068	27	10 167
2008/11/17	11 000	- 453	262	791	-	10 018
2008/11/18	11 000	-	315	605	-	10 710
2008/11/19	11 550	-	315	878	-	10 987
2008/11/20	11 550	79	1 711	372	-	12 968
2008/11/21	11 550	-	483	462	-	11 571
2008/11/22	11 550	-	50	45	-	11 555
2008/11/24	11 550	-	4	154	-	11 400
2008/11/25	11 550	- 603	9	15	-	10 941
2008/11/26	11 600	-	158	15	-	11 743
2008/11/27	11 600	-	2 756	60	-	14 296
2008/11/28	11 600	-	473	50	-	12 023
2008/11/29	11 600	-	473	50	-	12 023
2008/12/01	11 600	-	0	464	-	11 136
2008/12/02	11 600	-	111	190	-	11 521
2008/12/03	12 400	-	54	54	-	12 400
2008/12/04	12 400	-	118	51	-	12 467
2008/12/05	12 400	-	1 354	39	-	13 715
2008/12/06	12 400	-	1 354	39	-	13 715
2008/12/08	12 400	-	222	39	-	12 583
2008/12/09	12 400	-	9	1 356	-	11 053
2008/12/10	12 400	- 2 014	10	870	-	9 526
2008/12/11	12 400	- 1 007	177	1 088	-	10 482
2008/12/12	12 400	-	1 173	527	-	13 046
2008/12/13	12 400	-	1 173	527	-	13 046
2008/12/15	12 400	-	1 179	632	-	12 947
2008/12/17	13 500	-	289	1 659	-	12 130
2008/12/18	13 500	-	134	2 589	-	11 045
2008/12/19	13 500	- 140	538	1 706	-	12 192
2008/12/20	13 500	-	538	1 706	-	12 332
2008/12/22	13 500	- 1 875	153	747	351	11 382
2008/12/23	13 500	- 559	2	656	-	12 287
2008/12/24	11 200	526	299	344	-	11 681
2008/12/27	11 200	-	299	344	-	11 155
2008/12/29	11 200	- 1 191	120	83	-	10 046
2008/12/30	11 200	-	147	2 559	-	8 788
2008/12/31	10 750	-	953	84	-	11 619
2009/01/02	10 750	-	1 414	142	-	12 022
2009/01/03	10 750	-	1 414	142	-	12 022
2009/01/05	10 750	-	390	1 034	-	10 106
2009/01/06	10 750	-	103	1 607	-	9 246

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1. Liquidity provided by the South African Reserve Bank on a weekly basis every Wednesday as from 5 September 2001.

2. Standing facilities allotted at a spread of 50 basis points above or below the prevailing repurchase rate. Data include supplementary repurchase auctions whenever conducted.

Money market and related interest rates

Accommodation rates			Predominant prime over-draft rate of clearing banks		Interbank rates				Negotiable certificates of deposit/ promissory notes ⁴			
Date	Repurchase rate %	SAMOS penalty rate	Date	%	Date	South African Benchmark Overnight Rate (Sabor) on deposits ¹ % (1444W)	Overnight foreign exchange rate ² % (1446W)	Rand overnight deposit rate ³ % (1447W)	2 months (1409W)	3 months (1411W)	6 months (1412W)	12 months (1413W)
2003/09/11	10.00	15.00	2003/09/11	13.50	2008/10/31	11.75	11.73	11.60	12.14	12.36	12.46	12.47
2003/10/17	8.50	13.50	2003/10/20	12.00	2008/11/07	11.76	12.21	11.60	12.18	12.33	12.28	12.09
2003/12/12	8.00	13.00	2003/12/15	11.50	2008/11/14	11.84	13.18	11.60	12.21	12.33	12.43	12.23
2004/08/13	7.50	12.50	2004/08/16	11.00	2008/11/21	11.80	12.42	11.60	12.18	12.20	11.83	11.19
2005/04/14	7.00	12.00	2005/04/15	10.50	2008/11/28	11.87	14.09	11.60	12.03	12.05	11.73	11.03
2006/06/08	7.50	12.50	2006/06/08	11.00	2008/12/05	11.77	12.63	11.60	12.04	11.66	11.08	10.08
2006/08/03	8.00	13.00	2006/08/03	11.50	2008/12/12	11.45	12.31	11.60	11.38	11.40	11.06	10.24
2006/10/13	8.50	13.50	2006/10/13	12.00	2008/12/19	11.45	14.47	11.10	11.42	11.43	10.88	9.83
2006/12/08	9.00	14.00	2006/12/08	12.50	2008/12/27	11.26	11.82	11.10	11.40	11.43	10.88	9.81
2007/06/08	9.50	14.50	2007/06/08	13.00	2009/01/02	11.41	14.60	11.10	11.40	11.41	10.88	9.81
2007/08/17	10.00	15.00	2007/08/17	13.50	2009/01/09	11.26	11.81	11.10	11.38	11.40	10.95	9.99
2007/10/12	10.50	15.50	2007/10/12	14.00	2009/01/16	11.28	12.31	11.10	11.38	11.40	10.81	9.78
2007/12/07	11.00	16.00	2007/12/07	14.50	2009/01/23	11.24	11.60	11.10	11.22	11.22	10.68	9.71
2008/04/11	11.50	16.50	2008/04/11	15.00	2009/01/30	11.23	11.88	11.10	11.05	10.93	10.45	9.55
2008/06/13	12.00	17.00	2008/06/13	15.50	2009/02/06	10.55	10.97	10.10	10.37	10.28	9.93	9.19
2008/12/12	11.50	16.50	2008/12/12	15.00	2009/02/13	10.25	10.45	10.10	10.10	9.96	9.11	8.59
2008/02/06	10.50	15.50	2008/02/06	14.00	2009/02/20	10.27	10.69	10.10	10.10	9.98	9.14	8.66

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Date	Other money-market interest rates						Date	Notice deposits with clearing banks ⁸				Weighted average overdraft rate on current accounts % (1404M)	Interbank call money ¹² % (1402M)
	SARB debentures ⁵		91-day Treasury bills % (1405W)	3-month bankers' acceptances % (1406W)	3-month JIBAR ⁶ % (1450W)	9x12 FRA ⁷ % (1451W)		1 to 32 days ⁹ % (1414M)	More than 32 days up to 91 days ¹⁰ % (1415M)	More than 91 days up to 185 days ¹¹ % (1416M)	12-month fixed deposits ⁸ % (1417M)		
	28 days % (1448W)	56 days % (1458W)											
2008/10/31	11.33	...	10.70	11.98	12.35	10.16	2007: Sep	9.08	9.43	9.69	9.29	15.27	9.63
2008/11/07	11.29	...	10.80	11.96	12.33	9.44	Oct	9.40	9.84	10.00	9.43	15.67	10.11
2008/11/14	11.28	...	10.92	11.96	12.33	9.52	Nov	9.54	10.00	10.25	9.73	16.31	10.10
2008/11/21	11.34	...	10.94	11.86	12.23	8.12	Dec	9.97	10.35	10.61	9.88	15.99	10.61
2008/11/28	11.34	...	10.90	11.71	12.06	8.28							
2008/12/05	11.31	...	11.03	11.44	11.78	7.42	2008: Jan	9.42	10.83	9.85	10.63	14.96	10.64
2008/12/12	11.38	...	10.50	11.08	11.39	7.64	Feb	9.56	11.00	10.32	10.89	14.83	10.67
2008/12/19	10.93	...	10.61	11.11	11.43	7.09	Mar	9.86	11.05	10.28	10.82	14.70	10.67
2008/12/27	11.25	11.22	10.61	11.11	11.43	7.15	Apr	10.13	11.28	10.46	11.00	14.23	11.19
2009/01/02	11.38	11.36	10.79	11.11	11.43	7.15	May	10.46	11.39	10.30	11.60	14.40	11.23
2009/01/09	11.38	11.26	10.77	11.09	11.41	7.41	Jun	10.82	11.74	10.99	11.83	15.04	11.69
2009/01/16	11.40	11.34	10.73	11.08	11.39	7.21	Jul	11.11	12.01	11.14	12.02	15.21	11.73
2009/01/23	11.39	11.26	10.52	10.92	11.22	7.18	Aug	10.67	11.93	10.93	11.91	15.45	11.69
2009/01/30	11.21	11.12	10.10	10.64	10.93	7.10	Sep	10.65	12.08	10.99	11.99	15.93	11.80
2009/02/06	10.92	10.68	9.35	10.02	10.28	7.07	Oct	10.73	12.25	11.06	12.00	15.78	11.75
2009/02/13	9.99	9.60	8.90	9.73	9.97	7.11	Nov	10.61	12.08	10.90	11.95	15.48	11.87
2009/02/20	9.64	9.34	8.94	9.74	9.98	6.99	Dec	10.49	11.72	10.12	11.61	15.98	11.36

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- The SAONIA rate (weighted average rate of unsecured interbank overnight transactions at market rates consistently worked back to September 2001) was discontinued and replaced with the South African Benchmark Overnight Rate (Sabor) on deposits as from 27 March 2007.
- As from 27 March 2007, the rate indicated the weighted average implied rate of both overnight call deposit rates and tomorrow next transactions raised in the forward foreign-exchange market.
- 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.
- As from 1 April 2004, the rate reflected related to negotiable certificates of deposits (instead of promissory notes).
- Average tender rate on South African Reserve Bank debentures established at Wednesday auctions (see footnotes 5 and 6 on page S-26 for dates of inception).
- Three-month interbank rate agreed upon in Johannesburg.
- Rate on 9x12-month forward rate agreements indicating market expectations of rate on three-month instruments in nine months' time.
- Weighted average on new deposits.
- Prior to January 2008 this category related to 32-day deposits.
- Prior to January 2008 this category related to 88 to 91-day deposits.
- Prior to January 2008 this category related to 6-month deposits.
- South African Benchmark Overnight Rate on deposits as at month-end.

Money and banking

Selected data

Period	Percentage changes ¹							Income velocity of circulation of money ⁶			
	Monetary aggregates ²				Credit ³			V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extention (1368A)				
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)					
2003	11.16	8.24	15.94	12.88	12.52	19.18	16.08	6.55	3.60	1.85	1.66
2004	11.65	8.69	11.63	13.13	16.52	13.80	12.73	6.19	3.45	1.82	1.62
2005	19.43	19.35	17.68	20.45	21.15	19.49	14.45	5.89	3.34	1.75	1.54
2006	15.77	20.40	20.06	22.54	27.63	25.84	23.18	5.68	3.13	1.65	1.42
2007	18.54	21.90	20.70	23.59	22.14	21.53	21.77	5.48	2.99	1.58	1.32
2008	2.90	-0.52	10.47	13.64	13.99	13.60	18.39	5.73	3.08	1.56	1.27
2005: Nov	19.13	18.45	16.37	16.98	19.90	18.79	12.70	...	...	...	...
Dec	19.43	19.35	17.68	20.45	21.15	19.49	14.45	5.88	3.27	1.73	1.51
2006: Jan	22.58	21.58	17.80	20.23	20.93	20.46	16.19	...	...	...	...
Feb	19.08	20.80	18.79	21.57	22.61	21.54	16.69	...	...	...	...
Mar	24.31	24.50	23.42	27.25	24.06	24.19	20.74	5.69	3.24	1.69	1.46
Apr	13.83	19.01	18.01	23.46	22.71	22.91	18.06	...	...	...	...
May	17.25	22.03	20.60	24.51	22.16	22.39	17.57	...	...	...	...
Jun	17.99	21.76	19.83	23.33	22.77	23.44	19.33	5.54	3.07	1.62	1.39
Jul	14.21	25.38	18.17	21.33	24.23	24.52	21.20	...	...	...	...
Aug	13.32	16.83	17.78	21.74	26.13	25.04	21.16	...	...	...	...
Sep	13.25	15.73	19.15	21.95	26.18	25.30	21.69	5.75	3.08	1.65	1.42
Oct	15.10	19.76	20.79	23.71	26.75	27.49	24.17	...	...	...	...
Nov	19.18	20.64	22.29	25.56	27.35	26.78	24.14	...	...	...	...
Dec	15.77	20.40	20.06	22.54	27.63	25.84	23.18	5.74	3.13	1.63	1.40
2007: Jan	10.46	15.53	17.46	22.05	27.11	24.81	21.26	...	...	...	...
Feb	20.80	20.97	18.01	23.01	27.77	26.10	25.25	...	...	...	...
Mar	19.58	19.72	15.74	20.02	26.19	24.05	23.67	5.66	3.14	1.66	1.38
Apr	21.09	19.14	18.33	22.27	27.37	25.02	25.10	...	...	...	...
May	21.91	21.37	18.89	22.67	27.44	24.80	25.82	...	...	...	...
Jun	19.58	19.33	18.96	23.41	27.74	24.81	24.66	5.29	2.95	1.58	1.31
Jul	17.51	15.13	21.57	24.46	26.14	23.20	23.63	...	...	...	...
Aug	22.34	24.63	24.39	25.80	25.28	23.28	24.62	...	...	...	...
Sep	20.93	21.42	22.06	24.94	25.16	22.59	23.31	5.42	2.91	1.53	1.29
Oct	17.27	18.64	19.60	23.34	24.47	22.38	24.06	...	...	...	...
Nov	15.24	21.94	20.55	23.13	23.20	22.70	24.04	...	...	...	...
Dec	18.54	21.90	20.70	23.59	22.14	21.53	21.77	5.56	2.97	1.55	1.29
2008: Jan	18.72	31.16	21.52	24.47	23.78	23.26	26.85	...	...	...	...
Feb	11.34	21.45	18.04	20.56	21.65	20.83	21.68	...	...	...	...
Mar	10.28	15.46	19.69	20.44	23.14	22.57	22.78	5.65	2.89	1.58	1.29
Apr	10.21	10.12	19.98	20.78	21.55	20.03	20.92	...	...	...	...
May	9.87	12.33	19.38	20.62	21.34	20.42	21.09	...	...	...	...
Jun	11.11	14.33	18.00	19.83	21.63	20.89	23.12	5.64	3.07	1.54	1.27
Jul	9.03	7.64	13.86	18.10	20.23	19.65	22.66	...	...	...	...
Aug	3.78	2.40	9.45	15.42	19.63	18.75	20.36	...	...	...	...
Sep	3.39	4.57	10.17	15.23	17.64	16.35	19.04	5.86	3.18	1.58	1.27
Oct	8.13	4.67	11.61	15.59	17.08	16.42	19.00	...	...	...	...
Nov	6.99	2.61	11.76	16.26	16.57	15.37	19.10
Dec	2.90	-0.52	10.47	13.64	13.99	13.60	18.39	5.77	3.18	1.55	1.24

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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. Total of instalment sale credit, leasing finance, mortgage advances and other loans and advances.
5. Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances and other loans and advances.
6. The ratio of the gross domestic product at current prices, seasonally adjusted, to the average value of the relevant seasonally adjusted monetary aggregate.