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## General notes

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

... denotes not available

- denotes a value equal to nil

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

## South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation <sup>1</sup> (1000M)	Deposits								SARB securities (1015M)	Foreign loans <sup>6</sup> (1009M)	Capital and reserves (1010M)	Other liabilities <sup>7</sup> (1011M)	Total liabilities (1012M)
		Central government <sup>2</sup>		Banks and mutual banks <sup>3</sup>			Other		Total deposits (1008M)					
		Rand denominated (1016M)	Foreign currency denominated (1017M)	Required reserve balances <sup>4</sup> (1014M)	Excess cash reserves (1013M)	Other balances <sup>5</sup> (1005M)	Domestic (1006M)	Foreign (1007M)						
2017 .....	156 212	69 768	110 751	98 032	239	2 410	9 265	1 524	291 989	-	14	397	256 116	704 728
2018 .....	166 572	75 382	124 984	104 266	547	8 843	8 890	1 647	324 559	317	20	397	335 300	827 165
2019 .....	165 574	77 450	141 592	114 320	374	11 612	2 369	2 202	349 918	-	22	420	339 735	855 671
2020 .....	177 573	50 867	98 821	118 832	3 704	2 355	37 393	2 626	314 599	365	23	452	404 735	897 747
2021 .....	177 098	49 820	90 322	126 345	6 099	9 054	56 246	2 615	340 503	1 809	29	461	504 943	1 024 843
2022 .....	181 820	49 162	123 950	140 886	1 913	38 730	17 808	3 611	376 061	-	35	461	535 943	1 094 319
2020: Jan .....	151 766	78 178	149 246	114 907	85	6 245	8 459	2 307	359 426	350	23	420	380 997	892 982
Feb.....	151 084	79 198	155 342	114 835	699	-	9 615	2 415	362 104	7	24	420	410 956	924 595
Mar.....	155 544	76 600	148 173	114 515	26 548	8 331	17 285	2 844	394 295	-	26	420	510 931	1 061 216
Apr.....	160 368	77 351	146 694	115 140	572	-	28 010	3 309	371 075	2 493	26	420	531 641	1 066 023
May.....	161 787	77 082	136 464	115 888	470	-	28 082	3 213	361 199	7 070	25	420	506 857	1 037 358
Jun.....	166 850	77 145	123 690	116 875	40	-	28 510	3 196	349 455	5 616	26	452	492 628	1 015 028
Jul.....	175 873	51 047	191 626	117 480	9 242	5 068	19 727	2 888	397 079	6 364	26	452	507 739	1 087 533
Aug.....	172 381	50 357	150 234	118 103	2 923	14 130	24 680	2 600	363 027	5 198	26	452	498 471	1 039 555
Sep.....	175 846	50 396	133 766	118 279	4 502	4 307	24 824	3 088	339 162	4 430	26	452	495 172	1 015 089
Oct.....	173 769	50 102	116 924	118 079	112	3 261	24 097	3 927	316 502	4 271	26	452	468 559	963 580
Nov.....	174 727	51 099	109 195	118 494	3 291	8 782	32 747	2 427	326 036	2 846	24	452	421 613	925 698
Dec.....	177 573	50 867	98 821	118 832	3 704	2 355	37 393	2 626	314 599	365	23	452	404 735	897 747
2021: Jan.....	166 460	50 970	99 628	119 355	1 003	5 073	47 548	2 676	326 254	3 717	24	452	418 352	915 259
Feb.....	166 803	50 979	98 321	118 705	39	670	48 389	2 464	319 568	5 018	24	452	411 163	903 027
Mar.....	168 339	48 602	93 261	120 464	3 649	1 864	38 342	2 763	308 945	15 010	24	452	391 696	884 466
Apr.....	166 185	48 587	88 890	120 696	3 658	-	57 934	3 679	323 444	14 735	24	452	372 437	877 277
May.....	162 332	48 532	84 686	120 943	201	2 870	58 814	2 561	318 606	8 920	24	452	356 639	846 974
Jun.....	163 133	48 892	99 251	121 096	8 365	2 140	66 727	3 491	349 962	3 659	27	461	368 924	886 166
Jul.....	165 961	49 133	98 776	121 951	3 834	1 698	61 006	2 921	339 319	7 269	27	461	386 233	899 268
Aug.....	164 456	49 107	96 683	122 578	2 400	9 455	67 181	2 740	350 144	5 028	27	461	446 408	966 523
Sep.....	166 654	49 304	91 155	123 214	798	13 079	74 129	2 493	354 171	1 836	28	461	464 525	987 675
Oct.....	169 705	49 220	88 908	124 041	1 244	-	73 938	3 945	341 296	6 606	28	461	460 901	978 997
Nov.....	172 507	49 668	97 942	125 008	2 319	3 537	65 397	3 048	346 919	9 272	29	461	508 409	1 037 597
Dec.....	177 098	49 820	90 322	126 345	6 099	9 054	56 246	2 615	340 503	1 809	29	461	504 943	1 024 843
2022: Jan.....	166 191	49 189	86 693	127 509	4 639	11 913	79 343	3 238	362 525	1 616	28	461	482 556	1 013 376
Feb.....	164 031	48 907	84 821	127 838	538	964	77 788	2 279	343 136	3 323	28	461	481 223	992 201
Mar.....	171 097	47 846	85 118	127 719	575	10 826	64 530	2 651	339 264	3 807	26	461	436 547	951 202
Apr.....	170 768	47 749	137 979	130 962	703	505	87 358	2 645	407 902	2 557	31	461	489 520	1 071 239
May.....	171 675	47 943	119 796	130 387	4 518	3 546	72 148	2 723	381 060	1 102	31	461	472 507	1 026 836
Jun.....	170 603	47 771	122 555	131 473	265	8 553	71 648	2 738	385 001	301	33	461	503 943	1 060 342
Jul.....	168 255	48 417	121 881	132 121	592	8 671	60 935	3 137	375 753	-	34	461	512 017	1 056 519
Aug.....	168 579	48 338	124 177	133 860	1 185	46 042	28 787	2 904	385 292	-	35	461	528 210	1 082 577
Sep.....	169 962	47 668	130 806	136 328	225	46 793	19 517	4 407	385 746	-	37	461	564 751	1 120 956
Oct.....	169 387	48 211	130 358	138 120	218	45 502	25 140	2 832	390 381	-	38	461	582 916	1 143 182
Nov.....	173 267	48 598	119 363	144 784	299	45 235	17 729	3 482	379 491	-	35	461	525 444	1 078 697
Dec.....	181 820	49 162	123 950	140 886	1 913	38 730	17 808	3 611	376 061	-	35	461	535 943	1 094 319
2023: Jan.....	166 452	50 261	132 238	142 240	5 996	46 017	21 635	2 788	401 175	-	36	461	576 458	1 144 581

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1 Including coin as from March 1994 onwards.

2 Mainly comprising government departments, and the Compensatory and Contingency Financing Facility of the International Monetary Fund (IMF), as from December 1993 onwards.

3 Until October 1986 only banks, thereafter banks and building societies. Banks and mutual banks as from January 1995 onwards.

4 As from April 1998 the minimum cash reserve requirement was set at 2½ per cent of banks' liabilities. Banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001 only 75 per cent of banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.

5 Excluding deposits denominated in foreign currencies. Includes surplus funds deposited after end of day square-off in the SAMOS payment system following the change to a surplus-based monetary policy implementation framework as from 8 June 2022.

6 Including loans of the South African government for which the South African Reserve Bank has assumed liability.

7 Including National Treasury's Special Drawing Rights (SDR) deposit account with the South African Reserve Bank. In August 2021, the International Monetary Fund allocated additional SDRs to IMF member countries, of which South Africa received R62.6 billion.

## South African Reserve Bank

## Assets

R millions

End of	Foreign assets		Liquidity provided <sup>2</sup>				Advances and investments				Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion <sup>1</sup> (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments				
				Resale agreements (1034M)	SAMOS position <sup>3</sup> (1035M)		Banks <sup>4</sup> (1025M)	Other <sup>5</sup> (1026M)	Government stock (1027M)	Other (1028M)			
2017 .....	64 341	624 777	2 921	59 254	-	62 174	-	68	7 976	6 011	76 230	3 721	704 728
2018 .....	74 313	742 333	11 482	56 052	-	67 534	-	348	7 947	6 011	81 840	2 993	827 165
2019 .....	86 104	772 109	9 839	56 010	-	65 849	-	65	8 103	6 011	80 028	3 534	855 671
2020 .....	111 947	807 615	3 337	24 704	-	28 041	-	12 592	41 844	4 478	86 955	3 178	897 747
2021 .....	116 469	915 424	6 130	37 512	-	43 642	-	12 876	41 350	4 478	102 346	7 073	1 024 843
2022 .....	124 359	1 029 010	871	3 202	-	4 073	-	10 428	39 035	4 478	58 014	7 296	1 094 319
2020: Jan .....	94 849	814 047	5 837	56 029	-	61 866	-	64	8 234	6 011	76 175	2 760	892 982
Feb .....	101 528	850 515	706	56 038	2 316	59 061	-	60	8 142	6 011	73 273	806	924 595
Mar .....	115 360	937 616	2 700	101 172	-	103 872	-	30	9 222	6 011	119 135	4 465	1 061 216
Apr .....	124 851	956 972	8 123	69 218	621	77 961	-	62	20 644	6 011	104 678	4 374	1 066 023
May .....	121 719	922 735	40	73 542	984	74 566	-	61	30 830	6 011	111 468	3 155	1 037 358
Jun .....	123 473	906 785	3 134	51 762	7 217	62 112	-	1 597	35 890	4 478	104 077	4 166	1 015 028
Jul .....	134 778	982 221	47	54 231	-	54 278	-	3 743	38 383	4 478	100 883	4 429	1 087 533
Aug .....	132 429	931 216	43	56 048	-	56 091	-	4 886	38 737	4 478	104 192	4 147	1 039 555
Sep .....	127 906	916 395	24	41 789	-	41 812	-	8 865	39 372	4 478	94 528	4 166	1 015 089
Oct .....	123 082	872 086	507	33 163	-	33 670	-	10 086	39 783	4 478	88 017	3 476	963 580
Nov .....	108 899	821 088	450	42 686	-	43 137	-	12 277	41 086	4 478	100 977	3 633	925 698
Dec .....	111 947	807 615	3 337	24 704	-	28 041	-	12 592	41 844	4 478	86 955	3 178	897 747
2021: Jan .....	112 781	822 270	42	30 209	-	30 251	-	12 727	42 133	4 478	89 589	3 400	915 259
Feb .....	106 156	804 444	435	33 893	-	34 328	-	10 946	41 772	4 478	91 525	7 059	903 027
Mar .....	100 472	783 989	1 425	38 304	-	39 728	-	13 721	39 267	4 478	97 194	3 282	884 466
Apr .....	102 635	772 455	10 446	25 698	5 661	41 805	-	14 517	40 039	4 478	100 840	3 983	877 277
May .....	105 668	745 490	10 170	27 016	-	37 185	-	14 485	41 617	4 478	97 765	3 719	846 974
Jun .....	101 374	778 403	41	42 804	-	42 845	-	14 517	41 868	4 478	103 708	4 054	886 166
Jul .....	107 176	792 482	558	41 216	-	41 773	-	14 356	41 633	4 478	102 240	4 546	899 268
Aug .....	106 182	849 252	8 608	44 230	-	52 838	-	14 327	41 610	4 478	113 253	4 019	966 523
Sep .....	105 489	865 055	1 120	54 761	-	55 880	-	15 939	40 294	4 478	116 591	6 028	987 675
Oct .....	109 694	874 790	352	32 821	7 418	40 592	-	13 069	40 240	4 478	98 379	5 829	978 997
Nov .....	115 655	923 662	2 556	45 132	-	47 688	-	12 676	40 506	4 478	105 349	8 587	1 037 597
Dec .....	116 469	915 424	6 130	37 512	-	43 642	-	12 876	41 350	4 478	102 346	7 073	1 024 843
2022: Jan .....	112 429	890 582	12 698	46 165	-	58 863	-	12 705	41 143	4 478	117 189	5 605	1 013 376
Feb .....	118 281	887 886	357	41 627	-	41 985	-	12 504	40 640	4 478	99 606	4 709	992 201
Mar .....	113 364	847 791	1 419	40 960	-	42 379	-	11 890	40 503	4 478	99 250	4 160	951 202
Apr .....	122 190	953 975	1 727	53 178	-	54 906	-	12 236	39 844	4 478	111 464	5 800	1 071 239
May .....	116 491	926 475	4 586	37 534	-	42 120	-	11 794	40 197	4 478	98 589	1 772	1 026 836
Jun .....	118 965	963 943	77	34 826	-	34 903	-	11 268	38 812	4 478	89 461	6 938	1 060 342
Jul .....	117 092	983 112	80	11 008	-	11 088	-	9 826	39 737	4 478	65 130	8 278	1 056 519
Aug .....	117 657	1 018 340	182	3 150	-	3 332	-	10 942	38 389	4 478	57 141	7 095	1 082 577
Sep .....	120 525	1 058 835	979	1 526	-	2 504	-	10 813	37 470	4 478	55 265	6 855	1 120 956
Oct .....	121 347	1 078 623	87	2 302	-	2 389	-	10 654	37 820	4 478	55 341	9 218	1 143 182
Nov .....	120 322	1 014 450	2 091	2 751	-	4 841	-	10 468	39 031	4 478	58 818	5 429	1 078 697
Dec .....	124 359	1 029 010	871	3 202	-	4 073	-	10 428	39 035	4 478	58 014	7 296	1 094 319
2023: Jan .....	133 910	1 080 051	739	3 403	-	4 142	-	10 126	39 547	4 478	58 293	6 237	1 144 581

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1 Valued at a market-related price.

2 A new surplus based monetary policy implementation framework (MPIF) was phased in from 8 June 2022 to replace the classical cash reserve or shortage system.

3 As from 30 August 2010 manual auctions were replaced by an automated final end-of-day square-off process at prevailing standing facility rates. This change affected the SAMOS penalty facility, which was abolished as a consequence. Subsequently, standing facility borrowing and lending rates were extended at a margin to the prevailing repurchase rate.

4 Including overnight loans, which came into effect on 1 May 1993 and ended on 8 March 1998.

5 Including the central government, provincial governments, the National Supplies Procurement Fund, agricultural control boards and other semi-government bodies.

## Corporation for Public Deposits Liabilities

R millions

End of	Deposits							Capital and reserves <sup>2</sup>	Other liabilities	Total liabilities
	Domestic					Foreign	Total deposits			
	Central and provincial governments	Public enterprises/corporations <sup>1</sup>	Insurance companies and pension funds	Other	Total					
(1053M)	(1042M)	(1043M)	(1045M)	(1046M)	(1047M)	(1048M)	(1049M)	(1050M)	(1051M)	
2017 .....	41 263	758	1 425	1 879	45 325	9 217	54 542	102	48	54 693
2018 .....	48 044	763	1 713	2 637	53 156	11 544	64 700	102	67	64 869
2019 .....	58 698	1 252	1 555	3 521	65 026	6 298	71 324	152	108	71 584
2020 .....	78 734	993	1 929	3 736	85 392	10 834	96 226	-2 727	3	93 502
2021 .....	71 262	1 157	2 999	3 956	79 373	9 150	88 524	-751	779	88 551
2022 .....	118 328	1 237	2 773	4 632	126 971	12 455	139 426	-305	786	139 906
2020: Jan .....	60 761	1 284	3 078	3 756	68 879	13 767	82 647	152	131	82 930
Feb .....	66 321	1 233	3 216	3 844	74 613	11 963	86 576	152	114	86 842
Mar .....	59 453	602	2 347	3 846	66 248	6 201	72 449	-2 618	0	69 832
Apr .....	74 145	1 250	3 177	3 851	82 423	13 979	96 402	-2 833	-	93 569
May .....	80 656	1 234	2 823	3 850	88 563	12 098	100 661	-2 818	-	97 844
Jun .....	83 576	1 305	2 922	3 860	91 662	6 075	97 737	-2 810	1	94 928
Jul .....	85 603	1 333	3 194	3 949	94 078	13 385	107 463	-2 801	-	104 663
Aug .....	84 053	1 351	1 262	3 964	90 630	11 211	101 841	-2 790	1	99 051
Sep .....	88 380	1 364	2 154	3 985	95 883	7 370	103 253	-2 756	-	100 498
Oct .....	86 443	1 179	3 340	3 875	94 837	14 651	109 488	-2 743	56	106 801
Nov .....	88 772	1 252	1 567	3 734	95 325	12 043	107 368	-2 729	17	104 655
Dec .....	78 734	993	1 929	3 736	85 392	10 834	96 226	-2 727	3	93 502
2021: Jan .....	84 553	961	3 098	3 918	92 531	15 009	107 540	-2 688	2	104 853
Feb .....	83 350	1 319	3 410	4 227	92 306	9 221	101 527	-2 594	-	98 933
Mar .....	66 836	1 088	2 531	3 899	74 353	8 096	82 449	-1 337	1 379	82 492
Apr .....	78 896	1 923	3 404	4 094	88 317	10 387	98 704	-1 267	74	97 512
May .....	67 125	1 850	1 706	4 087	74 767	5 731	80 498	-1 023	773	80 248
Jun .....	70 533	1 464	2 712	4 099	78 808	7 800	86 609	-1 004	789	86 394
Jul .....	74 995	1 389	3 341	3 947	83 672	9 526	93 198	-900	767	93 066
Aug .....	80 411	1 405	3 336	3 943	89 095	5 036	94 131	-874	770	94 027
Sep .....	80 153	1 507	2 920	3 959	88 539	5 511	94 050	-860	3 224	96 413
Oct .....	78 580	1 380	3 294	3 927	87 182	11 167	98 348	-581	767	98 534
Nov .....	84 110	1 285	3 067	3 945	92 406	9 893	102 299	-745	767	102 322
Dec .....	71 262	1 157	2 999	3 956	79 373	9 150	88 524	-751	779	88 551
2022: Jan .....	90 476	1 243	1 835	4 037	97 591	11 098	108 690	-659	695	108 726
Feb .....	93 280	1 203	1 613	4 047	100 144	10 438	110 582	-709	862	110 734
Mar .....	80 505	1 029	791	4 183	86 507	6 121	92 628	-682	767	92 713
Apr .....	98 094	2 039	2 426	4 183	106 743	12 029	118 772	-660	1 284	119 396
May .....	98 750	2 021	2 207	4 326	107 304	10 387	117 691	-447	934	118 178
Jun .....	90 023	1 751	3 665	4 281	99 720	11 751	111 471	-433	827	111 865
Jul .....	94 654	1 709	3 144	4 371	103 877	16 748	120 626	-396	706	120 936
Aug .....	96 725	1 553	3 421	4 405	106 104	10 272	116 376	-346	711	116 741
Sep .....	90 818	1 443	101	4 425	96 787	9 118	105 905	-316	1 089	106 677
Oct .....	99 817	1 395	1 647	4 570	107 429	13 558	120 987	-327	763	121 423
Nov .....	89 315	1 316	3 325	4 595	98 551	12 802	111 353	-306	735	111 782
Dec .....	118 328	1 237	2 773	4 632	126 971	12 455	139 426	-305	786	139 906
2023: Jan .....	123 545	1 269	3 201	4 916	132 932	13 713	146 645	-281	706	147 070

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1 Including the Public Investment Corporation.

2 A counterparty default and IFRS 9 adjustments increasing the expected credit losses of the CPD caused the liabilities to exceed the assets. A SARB guarantee was issued in June 2020 and extended annually to remain in place until 11 June 2023 to provide for the continuation of the CPD.

## Corporation for Public Deposits Assets

R millions

End of	Deposits		Promissory notes <sup>1</sup>	NCDs	Treasury bills <sup>2</sup>	Government		Other public-sector securities	Other assets <sup>4</sup>	Total assets
	SARB	Banks				Stock	Loans and advances <sup>3</sup>			
	(1067M)	(1091M)				(1062M)	(1093M)			
2017 .....	10 341	2 005	1 141	-	73	-	39 911	-	1 221	54 693
2018 .....	8 837	10 005	1 203	-	172	-	44 103	456	93	64 869
2019 .....	2 325	35 505	1 205	-	73	-	28 990	242	3 245	71 584
2020 .....	37 275	19 605	372	-	73	-	15 321	99	20 757	93 502
2021 .....	56 046	18 005	176	-	73	-	8	-	14 243	88 551
2022 .....	17 697	98 061	142	3 070	73	-	-	-	20 863	139 906
2020: Jan .....	8 418	22 005	1 208	-	73	-	49 986	243	997	82 930
Feb .....	9 553	17 505	1 212	-	73	-	56 944	-	1 555	86 842
Mar .....	17 205	26 205	270	-	73	-	25 414	-	666	69 832
Apr .....	27 890	5 705	370	-	73	-	59 372	-	159	93 569
May .....	27 979	4 005	371	-	73	-	65 095	-	321	97 844
Jun .....	28 411	805	372	-	73	-	64 853	99	316	94 928
Jul .....	19 629	9 505	372	-	73	-	74 593	99	392	104 663
Aug .....	24 591	14 805	372	-	73	-	55 997	100	3 113	99 051
Sep .....	24 753	16 805	372	-	73	-	39 269	98	19 128	100 498
Oct .....	24 023	9 805	372	-	73	-	58 124	99	14 305	106 801
Nov .....	32 662	6 505	372	-	73	-	48 916	99	16 029	104 655
Dec .....	37 275	19 605	372	-	73	-	15 321	99	20 757	93 502
2021: Jan .....	47 403	15 605	372	-	73	-	22 623	100	18 679	104 853
Feb .....	48 248	11 505	327	-	73	-	1 782	100	36 898	98 933
Mar .....	38 186	13 505	-	-	73	-	22	-	30 707	82 492
Apr .....	57 786	15 505	-	-	73	-	6 012	-	18 137	97 512
May .....	58 635	21 005	218	-	73	-	36	-	281	80 248
Jun .....	66 515	16 005	218	-	73	-	2	-	3 582	86 394
Jul .....	60 785	19 005	196	-	73	-	-	-	13 006	93 066
Aug .....	66 972	17 505	196	-	73	-	6	-	9 276	94 027
Sep .....	73 921	10 505	196	-	73	-	2 610	-	9 108	96 413
Oct .....	73 717	15 505	176	-	73	-	2 014	-	7 049	98 534
Nov .....	65 196	23 505	176	-	73	-	7	-	13 365	102 322
Dec .....	56 046	18 005	176	-	73	-	8	-	14 243	88 551
2022: Jan .....	79 111	23 005	176	-	73	-	0	-	6 361	108 726
Feb .....	77 546	26 005	175	-	76	-	96	-	6 836	110 734
Mar .....	64 247	23 005	177	-	73	-	714	-	4 497	92 713
Apr .....	87 064	25 005	182	-	73	-	113	-	6 959	119 396
May .....	71 837	34 005	141	-	73	-	229	-	11 894	118 178
Jun .....	71 333	29 605	141	-	73	-	0	-	10 714	111 865
Jul .....	60 633	41 361	141	1 507	73	-	716	-	16 504	120 936
Aug .....	28 584	68 861	141	1 515	73	-	6	-	17 561	116 741
Sep .....	19 357	69 361	141	1 522	73	-	95	-	16 128	106 677
Oct .....	24 987	76 361	142	3 036	73	-	64	-	16 760	121 423
Nov .....	17 589	77 861	142	3 053	73	-	5	-	13 059	111 782
Dec .....	17 697	98 061	142	3 070	73	-	-	-	20 863	139 906
2023: Jan .....	21 479	101 861	142	1 534	73	-	-	-	21 982	147 070

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1 Including Land Bank securities.

2 Including Special Treasury bills.

3 Loans and advances provided in terms of the Inter-Governmental Cash Coordination arrangement.

4 Including buy/sell-back agreements which notably escalated between August 2020 and April 2021.

# Banks<sup>1</sup>

## Liabilities

R millions

End of	Deposits <sup>2</sup>								Other		
	Cash managed current and transactional account (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)
2017 .....	845 128	974 054	243 513	295 374	682 118	609 757	3 649 944	171 378	60 504	41 607	15 401
2018 .....	884 561	1 033 089	260 830	340 763	676 966	725 949	3 922 158	214 518	56 347	72 406	42 059
2019 .....	928 227	1 079 812	289 424	341 428	749 510	813 291	4 201 693	248 940	59 203	83 039	26 356
2020 .....	1 198 790	1 307 838	342 238	335 337	758 490	697 288	4 639 980	244 421	43 882	67 255	24 690
2021 .....	1 255 392	1 401 298	410 106	354 510	726 985	766 757	4 915 048	273 678	46 354	100 880	24 768
2022 .....	1 267 038	1 472 581	432 172	441 892	847 753	921 605	5 383 040	293 344	21 361	89 763	78 735
2019: Nov .....	920 571	1 080 915	291 590	297 844	773 037	861 791	4 225 749	246 662	57 317	82 412	19 319
Dec .....	928 227	1 079 812	289 424	341 428	749 510	813 291	4 201 693	248 940	59 203	83 039	26 356
2020: Jan .....	915 032	1 067 254	287 954	338 367	755 935	827 486	4 192 029	261 287	57 662	74 378	39 885
Feb .....	933 803	1 072 442	289 204	366 859	734 521	849 413	4 246 241	266 089	56 306	83 758	30 148
Mar .....	973 144	1 285 701	294 763	327 509	702 681	833 764	4 417 563	312 780	101 428	60 875	30 256
Apr .....	995 765	1 229 417	312 513	374 131	733 955	843 538	4 489 319	300 716	69 379	53 222	34 250
May .....	972 318	1 255 862	314 515	366 081	743 939	871 464	4 524 179	289 834	73 988	50 445	31 282
Jun .....	1 029 081	1 252 971	319 877	351 193	737 649	878 855	4 569 626	290 247	59 278	35 338	27 273
Jul .....	1 037 079	1 213 702	325 579	378 791	762 275	880 990	4 598 417	295 017	54 860	31 502	23 932
Aug .....	1 067 810	1 288 390	327 419	378 415	753 049	821 893	4 636 976	296 890	57 126	48 406	21 556
Sep .....	1 107 299	1 265 434	331 538	353 919	738 805	803 028	4 600 024	273 246	57 018	71 577	28 511
Oct .....	1 136 232	1 302 399	335 994	368 693	749 492	756 053	4 648 863	263 633	48 263	61 945	27 356
Nov .....	1 179 828	1 342 349	337 568	311 382	753 925	708 395	4 633 447	254 157	63 443	71 364	25 488
Dec .....	1 198 790	1 307 838	342 238	335 337	758 490	697 288	4 639 980	244 421	43 882	67 255	24 690
2021: Jan .....	1 184 906	1 352 195	340 674	333 491	738 353	708 012	4 657 631	252 384	51 394	69 022	24 281
Feb .....	1 186 540	1 364 488	337 857	350 596	687 851	714 447	4 641 779	254 628	74 486	73 793	20 906
Mar .....	1 203 073	1 404 082	339 084	290 664	683 588	718 272	4 638 764	255 145	71 267	74 039	15 508
Apr .....	1 175 978	1 313 177	355 781	389 535	651 511	756 293	4 642 275	259 744	64 952	73 043	19 506
May .....	1 174 293	1 403 040	365 977	333 610	632 484	799 079	4 708 483	260 737	39 865	59 932	18 038
Jun .....	1 220 189	1 378 139	368 576	296 585	627 139	804 821	4 695 450	257 243	55 889	68 086	23 688
Jul .....	1 157 530	1 347 091	390 777	355 717	647 432	813 713	4 712 261	249 014	61 439	64 629	27 838
Aug .....	1 163 187	1 413 819	392 757	332 433	644 543	821 982	4 768 722	243 076	64 795	72 454	26 790
Sep .....	1 195 543	1 393 927	397 974	328 818	660 636	805 271	4 782 168	262 433	72 057	76 792	29 607
Oct .....	1 177 796	1 374 988	397 078	367 231	663 619	811 925	4 792 638	260 099	60 490	76 178	35 255
Nov .....	1 215 461	1 438 226	406 982	335 283	698 122	804 120	4 898 195	270 218	67 183	95 028	26 520
Dec .....	1 255 392	1 401 298	410 106	354 510	726 985	766 757	4 915 048	273 678	46 354	100 880	24 768
2022: Jan .....	1 177 541	1 443 538	403 317	351 090	701 599	775 464	4 852 549	277 631	49 976	86 114	27 000
Feb .....	1 185 051	1 414 788	399 545	365 887	697 587	819 311	4 882 170	282 175	47 586	90 074	30 921
Mar .....	1 246 793	1 464 275	400 284	336 767	692 349	841 787	4 982 257	274 617	43 173	112 003	31 351
Apr .....	1 198 969	1 426 461	405 712	399 141	671 793	868 929	4 971 006	283 975	58 390	103 337	30 672
May .....	1 192 414	1 477 448	404 280	378 666	650 461	884 572	4 987 842	280 131	49 750	109 226	63 504
Jun .....	1 282 035	1 479 477	408 004	348 956	661 926	921 054	5 101 452	305 151	50 054	106 771	73 882
Jul .....	1 271 050	1 511 729	422 562	350 393	700 135	940 940	5 196 808	294 084	27 280	98 027	77 227
Aug .....	1 214 670	1 540 428	417 404	380 151	738 783	945 395	5 236 831	313 472	21 398	80 210	62 695
Sep .....	1 261 590	1 502 065	423 842	399 136	774 823	935 230	5 296 687	301 809	20 991	88 199	66 281
Oct .....	1 228 177	1 553 293	425 637	405 205	771 217	938 829	5 322 359	304 265	17 087	107 784	80 105
Nov .....	1 244 386	1 577 482	433 187	348 835	825 118	948 883	5 377 890	280 557	14 740	109 983	73 895
Dec .....	1 267 038	1 472 581	432 172	441 892	847 753	921 605	5 383 040	293 344	21 361	89 763	78 735

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1 Banks registered under the Banks Act No. 94 of 1990; it includes former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991, as well as in January 2008 and January 2011.

2 Includes certain items previously classified as loans, as from January 2008.

3 Debentures and loans, that formed part of secondary and tertiary capital before January 2008, are included in debt securities.

4 As from January 2012 both senior and subordinated debt securities are included.

5 Includes collateralised borrowing since January 2008. Before January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.

6 Only outstanding acceptances up to December 1991.

# Banks<sup>1</sup>

## 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		Debt securities <sup>3,4</sup> (1082M)	Other <sup>5</sup> (1083M)	Total (1084M)		Outstanding liabilities on behalf of clients per contra <sup>6</sup> (1086M)	Other liabilities (1087M)	Share capital and reserves <sup>3</sup> (1088M)	Total (1089M)			
Domestic sector (1080M)	Foreign sector (1081M)											
5 639	120 234	358 411	5 315	607 112	4 257 056	-	439 956	455 464	895 420	5 152 476	2017	
7 234	164 115	398 420	14 959	755 540	4 677 698	-	370 414	467 639	838 053	5 515 751	2018	
5 525	124 847	439 919	16 734	755 622	4 957 316	-	439 408	485 745	925 153	5 882 469	2019	
4 331	124 711	408 511	24 246	697 626	5 337 605	-	727 179	501 311	1 228 490	6 566 095	2020	
5 995	113 820	416 702	30 204	738 722	5 653 770	-	520 466	540 014	1 060 481	6 714 251	2021	
9 806	121 427	422 697	41 045	784 835	6 167 875	-	520 052	546 989	1 067 041	7 234 916	2022	
7 971	120 296	439 569	18 569	745 453	4 971 202	-	435 979	476 380	912 360	5 883 561	2019: Nov	
5 525	124 847	439 919	16 734	755 622	4 957 316	-	439 408	485 745	925 153	5 882 469	Dec	
7 114	141 170	441 585	20 631	782 424	4 974 453	-	451 168	490 735	941 903	5 916 356	2020: Jan	
10 114	139 320	440 962	20 121	780 729	5 026 971	-	550 876	492 771	1 043 647	6 070 618	Feb	
14 851	177 908	436 888	23 169	845 374	5 262 938	-	832 760	482 431	1 315 190	6 578 128	Mar	
15 393	177 751	434 379	20 665	805 039	5 294 358	-	839 321	480 299	1 319 620	6 613 978	Apr	
7 964	151 017	432 042	19 902	766 640	5 290 819	-	764 996	481 247	1 246 244	6 537 062	May	
6 684	141 328	429 298	22 446	721 645	5 291 270	-	758 790	480 452	1 239 243	6 530 513	Jun	
11 256	140 482	426 334	26 765	715 131	5 313 548	-	732 240	483 323	1 215 563	6 529 111	Jul	
5 599	136 402	426 187	20 299	715 576	5 352 552	-	692 410	486 511	1 178 921	6 531 473	Aug	
6 394	129 132	423 732	24 058	740 421	5 340 444	-	670 267	489 215	1 159 482	6 499 927	Sep	
3 673	126 625	413 389	23 535	704 786	5 353 650	-	678 712	497 029	1 175 741	6 529 390	Oct	
2 629	112 775	406 210	24 782	706 691	5 340 138	-	700 569	498 637	1 199 205	6 539 343	Nov	
4 331	124 711	408 511	24 246	697 626	5 337 605	-	727 179	501 311	1 228 490	6 566 095	Dec	
2 046	105 439	409 050	24 245	685 477	5 343 107	-	684 196	507 222	1 191 417	6 534 525	2021: Jan	
2 546	115 059	408 250	23 049	718 088	5 359 867	-	648 832	511 769	1 160 601	6 520 468	Feb	
1 693	112 285	409 817	24 327	708 934	5 347 697	-	589 027	516 799	1 105 826	6 453 523	Mar	
1 454	103 878	405 270	22 990	691 093	5 333 368	-	577 144	515 358	1 092 502	6 425 870	Apr	
3 463	88 228	407 264	24 895	641 685	5 350 168	-	615 508	521 703	1 137 211	6 487 379	May	
7 928	110 500	408 721	25 731	700 544	5 395 994	-	558 968	528 466	1 087 434	6 483 428	Jun	
10 831	103 668	413 311	27 028	708 746	5 421 007	-	561 341	536 019	1 097 361	6 518 368	Jul	
4 875	92 930	412 746	24 620	699 209	5 467 931	-	579 717	538 190	1 117 907	6 585 838	Aug	
3 997	113 913	408 740	26 505	731 610	5 513 777	-	553 711	538 191	1 091 902	6 605 679	Sep	
2 341	111 861	414 051	28 065	728 240	5 520 878	-	538 581	533 565	1 072 146	6 593 024	Oct	
3 016	108 767	412 932	27 012	740 458	5 638 653	-	604 431	535 897	1 140 328	6 778 981	Nov	
5 995	113 820	416 702	30 204	738 722	5 653 770	-	520 466	540 014	1 060 481	6 714 251	Dec	
7 879	101 458	405 727	28 329	706 482	5 559 031	-	518 007	545 658	1 063 666	6 622 697	2022: Jan	
6 874	107 894	409 809	28 258	721 415	5 603 585	-	548 396	548 830	1 097 225	6 700 810	Feb	
8 201	107 147	402 050	29 667	733 592	5 715 849	-	565 321	540 434	1 105 755	6 821 604	Mar	
8 042	113 881	416 391	30 601	761 313	5 732 319	-	579 505	533 941	1 113 446	6 845 765	Apr	
10 289	121 985	414 389	28 024	797 166	5 785 008	-	579 924	538 954	1 118 878	6 903 886	May	
7 958	116 235	410 873	27 837	793 609	5 895 061	-	624 592	539 974	1 164 566	7 059 627	Jun	
5 502	102 357	414 472	28 482	753 348	5 950 156	-	558 604	547 475	1 106 079	7 056 236	Jul	
6 182	103 441	419 997	33 112	727 035	5 963 866	-	599 956	540 568	1 140 524	7 104 390	Aug	
12 250	114 890	421 690	45 449	769 750	6 066 437	-	668 055	536 523	1 204 578	7 271 015	Sep	
9 545	136 785	421 605	36 734	809 645	6 132 004	-	649 630	531 137	1 180 767	7 312 771	Oct	
7 318	112 599	425 491	41 780	785 805	6 163 696	-	572 114	541 452	1 113 566	7 277 262	Nov	
9 806	121 427	422 697	41 045	784 835	6 167 875	-	520 052	546 989	1 067 041	7 234 916	Dec	

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3 Debentures and loans, that formed part of secondary and tertiary capital before January 2008, are included in debt securities.

4 As from January 2012 both senior and subordinated debt securities are included.

5 Includes collateralised borrowing since January 2008. Before January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.

6 Only outstanding acceptances up to December 1991.

## Banks<sup>1</sup> 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 <sup>2</sup>	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
2017 .....	41 763	12 701	103 042	157 506	117 334	148 640	387 198	1 339 472	112 239	340 511	106 648
2018 .....	41 613	12 860	104 843	159 316	127 540	200 899	413 934	1 403 272	120 281	389 412	109 794
2019 .....	38 500	21 731	120 083	180 314	85 879	232 433	444 776	1 490 987	130 791	356 596	116 100
2020 .....	38 002	18 754	127 030	183 786	79 773	380 097	456 572	1 562 299	132 435	397 638	119 387
2021 .....	32 693	20 446	139 079	192 218	82 003	430 660	483 649	1 650 515	136 433	370 722	112 593
2022 .....	37 140	17 536	180 512	235 187	70 271	469 509	527 056	1 762 445	148 546	401 528	114 399
2019: Nov .....	34 655	19 464	123 086	177 206	89 220	250 182	442 922	1 483 737	135 032	364 849	114 600
Dec .....	38 500	21 731	120 083	180 314	85 879	232 433	444 776	1 490 987	130 791	356 596	116 100
2020: Jan .....	31 848	19 409	119 023	170 280	96 257	251 995	446 016	1 494 618	133 341	380 023	118 780
Feb .....	27 610	22 516	120 662	170 788	92 959	290 637	445 328	1 505 954	135 261	402 538	122 515
Mar .....	31 908	28 506	152 439	212 853	112 756	278 226	447 442	1 513 820	134 160	517 518	124 247
Apr .....	34 895	29 217	113 314	177 425	114 146	272 176	439 329	1 510 773	127 504	519 610	122 163
May .....	27 320	23 207	124 648	175 175	121 379	305 287	438 826	1 506 569	127 633	455 723	121 438
Jun .....	30 525	20 265	119 170	169 960	121 064	339 926	443 291	1 513 078	127 727	451 339	123 018
Jul .....	33 755	19 693	133 790	187 238	108 662	361 227	447 077	1 519 795	129 192	430 411	121 708
Aug .....	30 676	22 184	136 885	189 746	84 276	378 521	447 097	1 526 314	129 718	443 736	121 314
Sep .....	38 767	19 934	133 050	191 751	82 979	381 815	449 019	1 533 194	131 187	424 514	119 529
Oct .....	33 413	18 327	128 652	180 393	91 320	377 739	449 717	1 541 474	131 813	422 020	119 918
Nov .....	34 239	16 671	134 829	185 739	81 643	373 105	454 406	1 549 973	133 090	410 687	119 768
Dec .....	38 002	18 754	127 030	183 786	79 773	380 097	456 572	1 562 299	132 435	397 638	119 387
2021: Jan .....	28 869	17 487	129 703	176 060	70 416	392 997	457 013	1 564 959	132 471	388 363	118 203
Feb .....	31 808	14 783	125 110	171 701	72 421	383 838	458 740	1 575 004	134 091	385 453	119 926
Mar .....	37 338	15 909	130 321	183 568	93 420	406 733	460 934	1 579 044	134 151	367 585	120 253
Apr .....	33 628	17 468	124 595	175 692	84 620	382 509	459 672	1 586 593	135 316	355 607	119 264
May .....	29 356	17 331	120 256	166 943	93 577	379 577	463 738	1 595 885	136 175	340 191	118 290
Jun .....	32 533	13 889	138 182	184 605	76 544	392 405	466 470	1 603 856	136 037	369 421	121 046
Jul .....	27 184	14 878	144 967	187 029	75 583	389 802	465 135	1 612 725	134 764	361 539	122 630
Aug .....	28 226	16 268	136 535	181 029	94 474	417 347	469 406	1 622 005	135 986	358 999	123 983
Sep .....	30 551	15 242	142 844	188 637	83 598	426 896	473 231	1 632 256	136 444	374 268	122 751
Oct .....	28 338	17 617	137 986	183 940	83 930	421 750	476 525	1 633 906	137 472	351 632	123 185
Nov .....	29 438	19 925	135 723	185 085	100 732	442 176	481 100	1 642 481	138 430	377 717	118 104
Dec .....	32 693	20 446	139 079	192 218	82 003	430 660	483 649	1 650 515	136 433	370 722	112 593
2022: Jan .....	26 861	14 493	132 151	173 505	98 042	392 479	486 282	1 651 868	138 485	355 347	110 391
Feb .....	26 875	19 481	136 796	183 151	108 031	364 773	490 269	1 663 150	139 820	375 180	111 314
Mar .....	35 355	17 932	146 377	199 663	89 717	431 025	495 343	1 670 600	140 178	363 701	108 011
Apr .....	30 684	18 746	147 569	196 999	79 131	416 552	497 195	1 676 103	141 314	382 801	109 492
May .....	35 789	19 373	139 245	194 407	69 384	454 769	500 785	1 686 981	142 779	399 012	112 302
Jun .....	35 402	15 751	146 263	197 415	87 871	440 804	504 104	1 697 891	142 906	412 251	112 746
Jul .....	27 556	12 935	155 297	195 788	76 191	417 789	506 411	1 705 890	143 842	390 257	113 421
Aug .....	32 142	15 590	180 215	227 947	69 279	388 534	510 082	1 721 239	144 746	384 745	113 598
Sep .....	27 672	16 918	185 735	230 326	89 736	393 308	515 254	1 731 640	146 069	412 444	114 445
Oct .....	29 099	15 800	182 981	227 880	77 517	446 237	519 398	1 740 398	147 873	428 281	114 065
Nov .....	32 105	17 059	187 357	236 522	74 970	471 248	524 081	1 754 053	149 718	377 045	113 404
Dec .....	37 140	17 536	180 512	235 187	70 271	469 509	527 056	1 762 445	148 546	401 528	114 399

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<sup>1</sup> See footnote 1 on pages S-6 and S-7.

<sup>2</sup> The acquisition of a store card book by a major bank amplified credit card advances in November 2012.

<sup>3</sup> Specific provisions up to December 2007. Includes specific and general provisions as from January 2008. The measurement of credit impairments according to the expected credit loss model replaced the incurred loss model, following the implementation of IFRS 9 in January 2018.

## Banks<sup>1</sup> Assets

R millions

and advances			Investments and bills discounted						Non-financial assets	Other assets	Total assets	End of
Overdrafts and loans (1122M)	Less: Credit impairments <sup>3</sup> (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Bills and acceptances discounted (1111M)	Less: Credit impairments <sup>3</sup> (1128M)	Total (1129M)				
			Government stock (1125M)	Other (1126M)								
1 266 144	74 130	3 744 056	311 179	437 007	63 514	295 947	5	1 107 642	80 187	63 086	5 152 476	2017
1 370 790	111 385	4 024 536	388 021	406 796	61 660	297 191	133	1 153 535	90 134	88 230	5 515 751	2018
1 427 728	119 773	4 165 516	459 172	492 896	77 940	307 444	119	1 337 333	107 984	91 321	5 882 469	2019
1 441 109	172 265	4 397 045	607 702	802 260	77 485	302 986	307	1 790 126	102 708	92 430	6 566 095	2020
1 495 695	165 424	4 596 846	678 742	568 551	88 497	393 320	725	1 728 385	97 849	98 953	6 714 251	2021
1 688 895	174 467	5 008 183	781 062	509 906	85 185	395 171	595	1 770 728	96 743	124 074	7 234 916	2022
1 435 307	118 856	4 196 994	455 879	443 836	76 267	316 256	112	1 292 126	107 862	109 374	5 883 561	2019: Nov
1 427 728	119 773	4 165 516	459 172	492 896	77 940	307 444	119	1 337 333	107 984	91 321	5 882 469	Dec
1 418 429	122 110	4 217 349	449 537	485 525	77 262	291 846	117	1 304 054	107 980	116 692	5 916 356	2020: Jan
1 427 242	123 135	4 299 299	449 961	558 811	74 641	277 631	106	1 360 938	108 307	131 286	6 070 618	Feb
1 480 922	128 441	4 480 650	460 282	845 269	66 930	287 753	134	1 660 099	108 408	116 118	6 578 128	Mar
1 501 116	137 739	4 469 079	500 758	869 853	72 922	304 727	187	1 748 072	108 364	111 038	6 613 978	Apr
1 482 980	146 497	4 413 338	524 622	822 761	73 736	322 928	197	1 743 851	108 398	96 300	6 537 062	May
1 451 551	155 307	4 415 688	529 918	813 904	76 085	324 011	275	1 743 644	105 051	96 171	6 530 513	Jun
1 452 720	158 463	4 412 330	535 219	780 131	76 575	340 131	276	1 731 780	104 104	93 659	6 529 111	Jul
1 460 420	160 887	4 430 509	552 524	750 650	77 308	332 581	266	1 712 797	103 521	94 899	6 531 473	Aug
1 413 808	163 380	4 372 665	563 824	744 220	77 598	343 321	253	1 728 709	102 209	104 592	6 499 927	Sep
1 434 721	164 138	4 404 584	582 330	750 541	75 019	336 143	309	1 743 725	103 133	97 556	6 529 390	Oct
1 437 537	163 772	4 396 437	597 486	773 375	78 497	299 075	282	1 748 150	102 689	106 328	6 539 343	Nov
1 441 109	172 265	4 397 045	607 702	802 260	77 485	302 986	307	1 790 126	102 708	92 430	6 566 095	Dec
1 449 595	173 839	4 400 179	618 297	730 775	77 217	319 688	342	1 745 635	101 909	110 742	6 534 525	2021: Jan
1 463 548	173 625	4 419 397	623 903	666 863	85 880	321 672	293	1 698 023	100 899	130 447	6 520 468	Feb
1 435 924	172 258	4 425 787	577 979	656 604	88 266	312 861	361	1 635 350	100 225	108 593	6 453 523	Mar
1 429 552	171 596	4 381 538	589 221	646 703	86 582	341 668	512	1 663 663	99 600	105 378	6 425 870	Apr
1 428 986	171 351	4 385 067	617 510	689 370	88 265	339 281	532	1 733 895	99 094	102 380	6 487 379	May
1 411 136	170 880	4 406 036	630 576	625 175	87 503	341 379	651	1 683 982	98 864	109 941	6 483 428	Jun
1 447 576	169 884	4 439 871	639 280	626 291	87 756	340 488	645	1 693 170	98 478	99 819	6 518 368	Jul
1 452 943	170 713	4 504 430	630 538	629 097	87 911	340 232	642	1 687 136	97 971	115 272	6 585 838	Aug
1 445 951	169 845	4 525 550	633 757	593 640	85 947	363 364	657	1 676 050	98 309	117 133	6 605 679	Sep
1 451 203	168 591	4 511 011	652 709	575 901	84 314	366 030	647	1 678 307	98 055	121 710	6 593 024	Oct
1 491 880	166 323	4 626 296	674 246	603 023	84 141	371 233	715	1 731 928	97 965	137 707	6 778 981	Nov
1 495 695	165 424	4 596 846	678 742	568 551	88 497	393 320	725	1 728 385	97 849	98 953	6 714 251	Dec
1 516 189	166 138	4 582 945	633 704	541 786	92 069	372 271	696	1 639 134	97 027	130 085	6 622 697	2022: Jan
1 524 618	166 517	4 610 637	637 083	546 768	92 788	381 104	679	1 657 063	96 875	153 084	6 700 810	Feb
1 541 430	167 510	4 672 495	642 948	598 679	92 448	390 920	684	1 724 311	96 770	128 365	6 821 604	Mar
1 562 607	168 732	4 696 464	650 119	585 027	90 052	401 784	702	1 726 280	96 514	129 507	6 845 765	Apr
1 564 880	169 758	4 761 135	660 754	539 835	90 583	411 484	650	1 702 006	96 241	150 097	6 903 886	May
1 597 027	169 632	4 825 968	661 990	612 965	85 219	431 183	647	1 790 710	95 978	149 555	7 059 627	Jun
1 624 796	169 543	4 809 053	733 020	564 457	87 062	437 517	653	1 821 403	95 717	134 274	7 056 236	Jul
1 669 031	170 582	4 830 672	731 865	569 165	84 237	427 528	704	1 812 092	96 022	137 657	7 104 390	Aug
1 683 648	172 591	4 913 953	744 900	637 770	82 476	422 321	714	1 886 753	96 100	143 884	7 271 015	Sep
1 667 070	175 362	4 965 477	771 914	618 420	84 335	414 924	677	1 888 917	95 976	134 522	7 312 771	Oct
1 684 038	174 187	4 974 370	790 388	542 777	86 854	400 921	634	1 820 306	96 697	149 367	7 277 262	Nov
1 688 895	174 467	5 008 183	781 062	509 906	85 185	395 171	595	1 770 728	96 743	124 074	7 234 916	Dec

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1 See footnote 1 on pages S-6 and S-7.

2 The acquisition of a store card book by a major bank amplified credit card advances in November 2012.

3 Specific provisions up to December 2007. Includes specific and general provisions as from January 2008. The measurement of credit impairments according to the expected credit loss model replaced the incurred loss model, following the implementation of IFRS 9 in January 2018.

## Banks

## Analysis of deposits by type of depositor

R millions

End of	Residents									Non-residents	Total all deposits	Of which: Denominated in foreign currency
	Interbank and intragroup deposits	Government deposits <sup>1</sup>	Local governments and regional services councils	Public enterprises and/or corporations <sup>2</sup>	Insurers and pension funds	Other companies and close corporations	Households <sup>3</sup>	Other monetary institutions	Total			
2020 .....	108 680	365 097	70 391	178 127	180 707	2 103 267	1 420 556	31 549	4 458 374	181 606	4 639 980	244 421
2021 .....	115 287	376 587	66 989	189 546	150 915	2 227 874	1 547 664	46 625	4 721 487	193 562	4 915 048	273 678
2022 .....	116 862	349 444	70 808	181 358	166 489	2 488 206	1 654 692	114 393	5 142 253	240 788	5 383 040	293 344
2021: Nov .....	131 362	314 645	57 637	194 082	155 865	2 255 572	1 545 843	55 525	4 710 531	187 664	4 898 195	270 218
Dec .....	115 287	376 587	66 989	189 546	150 915	2 227 874	1 547 664	46 625	4 721 487	193 562	4 915 048	273 678
2022: Jan .....	129 931	281 991	64 254	202 520	163 849	2 226 115	1 531 945	53 801	4 654 405	198 144	4 852 549	277 631
Feb .....	133 524	295 577	61 781	194 778	162 726	2 240 742	1 531 901	58 477	4 679 505	202 665	4 882 170	282 175
Mar .....	135 779	285 898	85 741	202 854	168 302	2 299 175	1 549 674	51 811	4 779 234	203 022	4 982 257	274 617
Apr .....	127 982	283 071	83 587	177 348	157 972	2 307 730	1 564 408	58 978	4 761 076	209 929	4 971 006	283 975
May .....	104 727	297 943	74 047	176 173	159 404	2 337 105	1 567 173	65 310	4 781 881	205 962	4 987 842	280 131
Jun .....	120 410	412 032	67 348	180 556	155 580	2 303 352	1 580 472	62 435	4 882 186	219 267	5 101 452	305 151
Jul .....	114 961	372 385	80 546	188 148	151 889	2 374 394	1 603 697	82 054	4 968 074	228 734	5 196 808	294 084
Aug .....	116 538	317 568	82 404	191 475	158 131	2 430 389	1 608 195	96 670	5 001 371	235 460	5 236 831	313 472
Sep .....	111 859	345 631	69 845	201 673	162 271	2 433 123	1 634 459	91 012	5 049 875	246 812	5 296 687	301 809
Oct .....	112 854	337 176	65 450	182 483	165 905	2 483 350	1 639 291	96 640	5 083 150	239 209	5 322 359	304 265
Nov .....	120 780	327 920	61 206	176 047	172 930	2 534 155	1 651 554	102 213	5 146 805	231 086	5 377 890	280 557
Dec .....	116 862	349 444	70 808	181 358	166 489	2 488 206	1 654 692	114 393	5 142 253	240 788	5 383 040	293 344

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## Banks

## Selected asset items

R millions

End of	NCDs/PNs	Advances				Investments						Bills discounted		
		Central government	Provincial governments	Total loans and advances <sup>4</sup>	Foreign sector	Government sector			Private sector		Foreign sector	Treasury bills	Land Bank bills and promissory notes	Other including bankers' acceptances
						Short-term government stock	Long-term government stock	Other <sup>5</sup>	Stock of public enterprises/corporations	Other				
2020 .....	9 518	1 308	21	3 531 354	285 585	195 752	411 950	-	43 124	378 674	305 789	290 827	447	11 713
2021 .....	9 590	946	30	3 701 606	295 472	177 371	501 371	2 473	40 818	314 129	243 902	369 756	213	23 351
2022 .....	12 416	2 505	28	4 053 953	312 394	237 020	544 042	1 534	35 310	291 223	208 680	373 385	147	21 638
2021: Nov .....	9 517	2 845	55	3 685 473	304 258	177 827	496 419	2 495	41 137	311 386	261 476	349 759	213	21 262
Dec .....	9 590	946	30	3 701 606	295 472	177 371	501 371	2 473	40 818	314 129	243 902	369 756	213	23 351
2022: Jan .....	9 387	1 285	30	3 723 120	286 108	144 283	489 421	2 495	40 486	310 303	237 642	352 257	213	19 801
Feb .....	9 606	1 276	29	3 746 481	269 920	160 637	476 446	2 495	39 791	323 286	231 427	361 732	213	19 159
Mar .....	9 359	912	526	3 771 770	285 995	164 076	478 873	2 519	38 871	351 996	241 817	369 205	213	21 501
Apr .....	9 843	1 102	29	3 801 835	266 133	158 579	491 540	2 495	39 059	322 184	254 663	384 917	213	16 654
May .....	10 319	1 233	29	3 814 997	305 710	149 877	510 877	2 495	37 570	315 094	218 737	396 462	147	14 875
Jun .....	10 753	1 195	29	3 867 081	298 410	149 168	512 822	2 589	39 083	330 110	255 057	411 335	147	19 702
Jul .....	10 961	960	28	3 900 803	280 725	191 428	541 592	2 607	37 102	310 963	246 446	420 901	147	16 470
Aug .....	11 814	955	28	3 967 891	259 616	199 416	532 449	2 712	33 948	310 664	256 111	408 610	147	18 771
Sep .....	12 119	950	28	4 001 402	272 761	236 422	508 479	2 689	34 412	334 093	288 971	397 357	147	24 817
Oct .....	12 708	1 062	28	4 001 351	287 932	252 252	519 662	2 580	35 111	325 465	286 327	386 589	147	28 188
Nov .....	13 271	1 839	28	4 037 061	292 913	233 729	556 658	2 022	35 415	312 040	231 863	375 432	147	25 342
Dec .....	12 416	2 505	28	4 053 953	312 394	237 020	544 042	1 534	35 310	291 223	208 680	373 385	147	21 638

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1 The Public Investment Commissioners was corporatised in April 2005 and the name changed to Public Investment Corporation, resulting in the exclusion of the Corporation from the government sector. The figures were revised back to January 1996.

2 Including the Public Investment Corporation as from January 1996.

3 Includes individuals, unincorporated business enterprises of households and non-profit organisations serving households.

4 To the domestic private sector.

5 Including South African National Roads Agency SOC Ltd (SANRAL) as from October 2021. SANRAL has been reclassified from Public Non-Financial Corporations to the General government sector.

## Banks and Mutual banks

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

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2022/02	2022/03	2022/04	2022/02	2022/03	2022/04	2022/02	2022/03	2022/04	2022/02	2022/03	2022/04
Passenger cars:												
New.....	141 153	143 850	146 738	1 886	1 804	2 055	56	51	60	143 094	145 704	148 853
Used.....	182 543	184 684	189 110	638	764	754	2	3	2	183 184	185 450	189 866
Minibuses.....	6 431	6 407	6 384	98	90	83	0	0	0	6 530	6 498	6 467
Trucks and other land transport equipment...	91 724	94 574	97 137	3 746	4 021	3 772	449	451	440	95 919	99 047	101 348
Aircraft, ships and boats.....	1 200	1 178	1 225	-	-	0	0	-	-	1 200	1 178	1 225
Agricultural machinery and equipment.....	17 792	17 748	18 711	139	134	128	1	1	1	17 932	17 883	18 840
All household appliances, such as furniture, televisions, radio sets and other electrical equipment.....	5	5	6	-	-	-	0	0	0	5	5	6
Industrial, commercial and office equipment	25 725	27 318	27 752	2 273	1 767	1 384	482	491	517	28 480	29 576	29 654
Other goods.....	27 339	29 349	30 352	946	1 099	1 007	0	0	-	28 285	30 448	31 359
All goods.....	493 912	505 114	517 415	9 726	9 679	9 183	990	996	1 021	504 628	515 790	527 619
According to type of purchaser/lessee	Households <sup>2</sup>			Other <sup>3</sup>			Total					
	2022/02	2022/03	2022/04	2022/02	2022/03	2022/04	2022/02	2022/03	2022/04	2022/02	2022/03	2022/04
Instalment sale balances.....	342 591	348 704	356 618	151 320	156 410	160 798	493 912	505 114	517 415			
Leasing balances.....	1 260	1 229	1 245	9 456	9 446	8 959	10 716	10 676	10 204			

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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		
	Fixed-rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
	(1181M)	(1182M)	(1183M)	(1184M)	(1185M)
2021: Sep.....	12.85	9.27	17 373	324	17 697
Oct.....	12.82	9.30	17 567	455	18 022
Nov.....	12.78	9.44	17 402	384	17 787
Dec.....	12.75	9.42	16 747	443	17 190
2022: Jan.....	12.74	9.52	14 677	360	15 037
Feb.....	12.73	9.55	17 771	422	18 193
Mar.....	12.73	9.72	18 804	414	19 217
Apr.....	12.72	9.73	15 916	269	16 186
May.....	12.71	10.01	17 396	429	17 825
Jun.....	12.70	10.01	17 251	522	17 773
Jul.....	12.70	10.42	17 167	346	17 513
Aug.....	12.71	10.43	18 412	891	19 304
Sep.....	12.71	10.83	19 587	369	19 956
Oct.....	12.71	10.85	18 301	368	18 669
Nov.....	12.73	11.26	19 658	416	20 075
Dec.....	12.74	11.25	16 803	422	17 225

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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 <sup>1</sup> (1198M)	Underwriting exposures (1193M)	Credit derivative instruments (1199M)	Committed capital expenditure (1211M)	Operating lease commitments (1212M)	Other contingent liabilities:	
								Total <sup>2</sup> (1194M)	Of which: Uncommitted undrawn facilities (1213M)
2017 .....	177 146	488 424	-	3 400	53 473	3 814	16 765	526 914	526 460
2018 .....	200 960	559 414	-	2 646	62 745	3 857	18 400	507 930	507 292
2019 .....	216 065	537 918	-	-	77 146	3 656	370	613 126	612 566
2020 .....	199 248	579 903	-	-	62 849	4 331	106	625 625	624 428
2021 .....	240 154	651 729	-	-	57 868	4 200	19	667 863	666 910
2022 .....	255 078	660 241	-	-	66 949	6 505	1	704 638	703 224
2019: Nov .....	229 123	547 217	-	-	76 668	4 242	743	610 283	609 748
Dec .....	216 065	537 918	-	-	77 146	3 656	370	613 126	612 566
2020: Jan .....	219 691	529 983	-	-	79 228	4 080	357	624 131	623 583
Feb .....	242 018	522 248	-	-	79 669	4 671	295	622 216	621 711
Mar .....	234 199	522 149	-	-	87 836	4 562	258	627 526	626 739
Apr .....	227 734	507 671	-	-	92 653	4 796	241	621 431	620 632
May .....	218 099	521 657	-	-	89 887	4 461	215	610 456	609 655
Jun .....	223 927	536 205	-	-	90 304	6 956	251	616 838	615 919
Jul .....	222 025	541 090	-	-	94 653	6 780	145	628 094	627 252
Aug .....	221 172	551 366	-	-	94 470	6 225	180	625 210	623 611
Sep .....	213 725	573 486	-	-	87 686	6 087	179	630 472	629 704
Oct .....	209 981	560 729	-	-	76 526	5 656	120	626 403	625 722
Nov .....	207 622	593 344	-	-	69 012	5 239	122	607 148	605 554
Dec .....	199 248	579 903	-	-	62 849	4 331	106	625 625	624 428
2021: Jan .....	194 734	579 396	-	-	58 727	4 085	103	614 517	613 383
Feb .....	201 043	569 274	-	-	54 769	4 661	86	607 123	606 584
Mar .....	197 789	592 325	-	-	56 924	4 457	94	613 014	612 435
Apr .....	197 268	601 605	-	-	56 163	4 185	68	615 167	614 528
May .....	200 568	591 497	-	-	53 960	3 950	103	621 673	620 912
Jun .....	198 617	609 114	-	-	54 888	5 774	85	637 753	636 948
Jul .....	203 347	607 182	-	-	55 184	5 494	101	636 140	635 438
Aug .....	202 441	614 907	-	-	55 241	5 660	71	627 829	627 069
Sep .....	201 516	616 646	-	-	54 933	5 100	87	639 041	638 307
Oct .....	209 477	622 865	-	-	55 342	4 910	19	648 089	647 381
Nov .....	247 998	640 029	-	-	58 367	4 713	18	659 002	658 158
Dec .....	240 154	651 729	-	-	57 868	4 200	19	667 863	666 910
2022: Jan .....	247 805	624 087	-	-	53 994	4 256	19	679 942	678 973
Feb .....	245 177	620 090	-	-	54 860	4 398	19	668 530	667 539
Mar .....	246 645	602 767	-	-	56 483	4 559	17	656 598	655 428
Apr .....	254 878	617 469	-	-	61 424	4 421	18	659 668	658 450
May .....	250 867	627 409	-	-	61 982	4 624	18	658 911	657 486
Jun .....	256 075	648 569	-	-	64 369	7 571	16	662 006	660 236
Jul .....	247 019	671 512	-	-	65 683	7 634	3	675 118	673 161
Aug .....	256 658	659 834	-	-	70 146	7 497	2	687 882	685 987
Sep .....	260 136	662 271	-	-	78 714	7 425	2	709 209	707 359
Oct .....	266 554	654 757	-	-	82 410	7 488	1	708 482	706 701
Nov .....	254 654	650 141	-	-	74 245	7 238	1	698 595	696 658
Dec .....	255 078	660 241	-	-	66 949	6 505	1	704 638	703 224

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1 Bankers' acceptances are no longer issued or traded with the last BA maturing on 13 September 2013.

2 Including amounts related to revocable undrawn facilities as from April 2010.

## Banks

### Credit cards, cheques and electronic transactions

Millions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period <sup>1</sup>			Cheques processed during the period by the automated clearing bureau <sup>2</sup>			Electronic fund transfers processed during the period <sup>3</sup>		
	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)
2017 .....	584.920	334 106	334 106	5.173	106 104	106 104	1 167.381	10 116 263	10 116 263
2018 .....	624.652	357 063	357 063	3.619	78 639	78 639	1 364.548	10 837 236	10 837 236
2019 .....	675.697	392 757	392 757	2.530	61 232	61 232	1 634.691	12 337 809	12 337 809
2020 .....	570.304	334 545	334 545	1.137	18 795	18 795	1 688.789	12 322 282	12 322 282
2021 .....	645.532	382 225	382 225	0.002	24	-	1 882.450	13 987 545	13 987 545
2022 .....	723.055	461 444	461 444	-	-	-	2 036.658	15 418 697	15 418 697
2019: Nov .....	60.974	36 185	34 237	-	4 581	4 377	164.764	1 091 870	1 041 647
Dec .....	62.642	37 419	34 184	-	4 044	3 781	140.303	1 096 609	1 045 239
2020: Jan .....	57.916	33 303	34 374	-	3 483	4 260	133.218	979 005	1 084 713
Feb .....	56.154	31 757	34 089	-	3 937	3 707	136.671	1 024 638	1 063 881
Mar .....	55.414	31 289	30 916	-	3 589	3 486	137.869	1 073 230	1 062 860
Apr .....	22.028	13 164	14 273	-	1 177	1 849	100.234	753 474	799 699
May .....	33.810	20 838	22 392	-	662	1 099	127.965	843 373	878 587
Jun .....	41.198	25 219	25 326	-	1 020	699	139.517	948 491	945 121
Jul .....	43.770	25 660	25 597	-	1 119	862	150.972	1 061 061	1 002 792
Aug .....	45.966	27 373	28 059	-	942	956	138.567	1 039 702	1 062 140
Sep .....	50.229	29 877	29 466	-	842	561	143.952	1 089 220	1 077 419
Oct .....	53.040	30 405	29 356	-	743	609	165.556	1 157 515	1 100 262
Nov .....	53.167	31 377	30 143	-	653	526	151.307	1 130 244	1 108 081
Dec .....	57.612	34 283	30 554	-	629	180	162.961	1 222 327	1 136 727
2021: Jan .....	45.689	26 452	27 847	-	24	-	140.783	961 517	1 113 761
Feb .....	47.963	27 507	30 501	-	-	-	138.681	1 077 216	1 138 534
Mar .....	56.700	32 523	32 521	-	-	-	162.363	1 215 584	1 168 876
Apr .....	53.065	30 084	31 220	-	-	-	165.229	1 130 048	1 166 082
May .....	54.467	31 211	31 236	-	-	-	145.264	1 154 861	1 196 616
Jun .....	53.761	30 126	30 703	-	-	-	146.774	1 147 292	1 149 543
Jul .....	47.031	28 684	28 626	-	-	-	150.375	1 156 753	1 115 517
Aug .....	53.992	31 780	32 542	-	-	-	148.678	1 157 163	1 155 966
Sep .....	55.444	33 021	33 456	-	-	-	155.191	1 205 291	1 178 201
Oct .....	57.265	34 552	33 818	-	-	-	182.437	1 209 502	1 184 629
Nov .....	60.206	38 378	35 635	-	-	-	170.200	1 259 555	1 200 786
Dec .....	59.949	37 907	34 119	-	-	-	176.475	1 312 762	1 219 034
2022: Jan .....	55.930	33 048	34 414	-	-	-	159.851	1 090 771	1 259 625
Feb .....	53.361	32 052	35 134	-	-	-	162.657	1 180 790	1 246 824
Mar .....	60.955	37 964	38 138	-	-	-	175.948	1 325 052	1 261 772
Apr .....	57.283	35 594	36 746	-	-	-	152.491	1 186 713	1 267 820
May .....	59.611	37 903	37 570	-	-	-	150.955	1 254 431	1 266 993
Jun .....	57.747	37 235	38 131	-	-	-	160.482	1 272 980	1 269 046
Jul .....	59.122	38 925	39 469	-	-	-	171.930	1 291 254	1 287 264
Aug .....	62.640	39 501	39 781	-	-	-	165.360	1 338 454	1 281 866
Sep .....	61.432	39 885	39 990	-	-	-	180.915	1 342 215	1 294 155
Oct .....	62.801	40 539	39 789	-	-	-	193.054	1 322 667	1 292 776
Nov .....	64.119	43 306	40 796	-	-	-	181.232	1 400 285	1 344 952
Dec .....	68.055	45 492	41 485	-	-	-	181.785	1 413 087	1 345 603

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1 The acquisition of a store card book by a major bank amplified credit card advances in November 2012.

2 Includes all interbank and selected intrabank cheques processed by the automated clearing bureau up to December 2020. The South African Reserve Bank, Financial Sector Conduct Authority, Payments Association of South Africa and the Banking Association South African jointly announced the discontinuation of the acceptance of paper cheques, effective from 31 December 2020 with the last run-over reported in January 2021.

3 Including all electronic transfers, such as electronic salary payments, and all debit and credit transactions settled among banks, excluding intrabank transactions. Real time clearing transactions and early debit order collections included from January 2010. However, from 31 October 2021 early debit orders were discontinued with its payment collection streams reaching full closure in June 2022.

## Banks

### Liquid assets and cash reserves<sup>1</sup>

R millions

Period	Liquid assets									Cash reserves <sup>7</sup>	
	Banknotes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB <sup>2</sup> (1242M)	Treasury bills (1244M)	Government stock <sup>3</sup> (1245M)	SARB securities (1246M)	Guaranteed securities <sup>4</sup> (1247M)	Total holdings <sup>5</sup> (1250M)	Required holdings <sup>6</sup> (1251M)	Banks' liabilities as adjusted (1252M)	Minimum reserve balances to be held with SARB <sup>8</sup> (1255M)
2017 .....	28 394	1 442	759	220 871	228 072	982	-	480 521	215 757	3 802 884	95 072
2018 .....	29 239	1 463	644	250 340	261 939	1 048	-	544 673	228 695	4 037 483	100 937
2019 .....	29 117	1 825	327	272 930	331 750	1 436	-	637 385	249 508	4 412 965	110 324
2020 .....	28 951	2 936	306	263 239	487 069	2 347	-	784 848	277 675	4 676 769	116 919
2021 .....	27 165	2 043	253	265 910	576 260	2 034	-	873 666	286 674	4 905 028	122 626
2022 .....	27 155	2 439	410	340 656	606 716	1 848	-	979 224	307 566	5 354 719	133 868
2019: Nov .....	33 064	1 777	366	276 829	374 325	1 281	-	687 641	256 753	4 572 296	114 307
Dec .....	32 248	1 751	374	265 721	370 811	1 305	-	672 211	256 511	4 595 801	114 895
2020: Jan .....	30 788	2 741	260	255 194	375 651	1 408	-	666 042	256 187	4 585 653	114 641
Feb .....	27 712	3 686	295	243 987	379 335	1 404	-	656 420	258 430	4 572 943	114 324
Mar .....	26 813	4 923	451	259 155	407 010	2 882	-	701 234	268 238	4 598 427	114 961
Apr .....	27 005	2 734	324	273 126	425 788	4 737	-	733 713	277 624	4 628 088	115 702
May .....	27 312	2 301	175	281 596	459 206	6 197	-	776 788	284 140	4 667 347	116 684
Jun .....	28 519	2 783	182	274 784	514 746	2 281	-	823 294	283 840	4 689 789	117 245
Jul .....	28 366	1 762	223	275 547	543 133	4 225	-	853 255	283 570	4 714 061	117 852
Aug .....	30 248	3 198	198	267 236	541 082	3 794	-	845 756	284 314	4 720 863	118 022
Sep .....	31 554	3 907	150	267 394	530 324	1 081	-	834 411	283 887	4 713 040	117 826
Oct .....	28 882	2 431	730	254 995	540 772	48	-	827 857	283 714	4 726 079	118 152
Nov .....	30 159	2 289	343	250 428	552 481	43	-	835 744	283 709	4 741 592	118 540
Dec .....	30 053	2 477	341	255 425	575 302	59	-	863 657	284 442	4 763 353	119 084
2021: Jan .....	26 978	1 759	350	259 471	572 076	51	-	860 686	285 226	4 783 150	119 579
Feb .....	28 691	1 377	207	256 841	558 655	738	-	846 509	285 534	4 807 614	120 190
Mar .....	29 094	1 457	216	260 915	539 848	6 595	-	838 123	284 277	4 825 384	120 635
Apr .....	27 499	1 776	306	271 745	540 541	5 108	-	846 975	283 044	4 836 925	120 923
May .....	25 745	2 095	212	258 423	573 364	1 708	-	861 546	282 786	4 844 942	121 124
Jun .....	25 488	2 463	249	251 911	579 045	1 061	-	860 216	283 822	4 875 431	121 886
Jul .....	26 152	2 622	138	250 396	570 071	11	-	849 390	285 172	4 897 977	122 449
Aug .....	25 870	2 535	236	256 719	576 348	1 152	-	862 859	286 469	4 920 322	123 008
Sep .....	27 362	1 972	299	271 096	577 918	844	-	879 491	288 111	4 949 362	123 734
Oct .....	25 633	1 987	171	273 554	587 420	3 497	-	892 261	289 371	4 987 573	124 689
Nov .....	29 047	2 356	372	288 249	607 609	2 305	-	929 937	292 297	5 045 502	126 138
Dec .....	28 419	2 120	282	291 604	632 228	1 342	-	955 994	293 978	5 086 157	127 154
2022: Jan .....	25 856	2 043	241	297 027	588 566	3 686	-	917 420	294 557	5 105 198	127 630
Feb .....	25 426	3 792	202	309 417	548 755	3 156	-	890 748	293 641	5 116 175	127 904
Mar .....	28 107	3 264	207	322 109	559 929	4 570	-	918 187	295 031	5 146 674	128 667
Apr .....	27 263	3 107	125	334 068	545 064	4 070	-	913 697	298 497	5 183 386	129 585
May .....	27 357	2 457	145	334 685	563 123	2 929	-	930 696	302 200	5 234 728	130 868
Jun .....	27 233	2 147	292	361 119	575 414	550	-	966 756	306 113	5 275 952	131 899
Jul .....	26 534	1 894	543	363 902	606 025	1 428	-	1 000 326	309 581	5 348 565	133 714
Aug .....	26 942	1 003	439	365 739	631 312	1 791	-	1 027 225	312 530	5 436 611	135 915
Sep .....	26 209	1 256	481	360 033	629 224	-	-	1 017 203	315 743	5 518 603	137 965
Oct .....	26 373	2 344	384	352 832	649 531	-	-	1 031 465	319 486	5 585 720	139 643
Nov .....	28 663	3 228	546	345 361	681 981	-	-	1 059 778	321 846	5 629 457	140 736
Dec .....	29 890	2 730	1 318	341 578	701 675	-	-	1 077 190	321 570	5 675 558	141 889

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1 Average amounts as from January 2008.

2 As from April 1993, only that part of the reserve balance in excess of the minimum cash reserve requirement, can be utilised as liquid assets.

3 As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.

4 Land bank bills up to December 2012. From January 2013 securities guaranteed by specified counterparties as prescribed in the definition of high quality liquid assets.

5 Total holdings include very small amounts of other liquid assets.

6 As from April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette No. 14763 of April 1993.

7 As from April 1998 the minimum cash reserve requirement was set at 2½% of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001 only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.

8 The average daily minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the South African Reserve Bank as from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the South African Reserve Bank as from the 15th working day of September.

## Mutual banks<sup>1</sup> 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 <sup>3</sup>	Deposits <sup>2</sup>
	Current and transactional account	Savings	Other short and medium term	Long term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
2020 .....	2	105	768	1 714	2 589	66	2 655	662	114	3 431	7 636
2021 .....	20	133	680	1 599	2 432	64	2 496	688	104	3 288	7 692
2022 .....	42	165	809	1 437	2 453	60	2 513	715	111	3 339	8 111
2021: Dec .....	20	133	680	1 599	2 432	64	2 496	688	104	3 288	7 692
2022: Jan .....	17	140	666	1 604	2 428	62	2 490	682	109	3 280	7 786
Feb .....	23	144	634	1 617	2 418	66	2 484	683	97	3 264	8 111
Mar .....	26	128	635	1 614	2 403	66	2 469	680	106	3 256	8 380
Apr .....	26	145	629	1 599	2 400	58	2 458	682	114	3 253	7 863
May .....	28	142	643	1 590	2 403	61	2 464	683	114	3 261	7 693
Jun .....	31	147	643	1 624	2 445	60	2 505	687	110	3 302	7 983
Jul .....	36	160	669	1 594	2 459	58	2 517	686	123	3 326	8 215
Aug .....	37	154	691	1 581	2 463	67	2 530	683	123	3 336	7 677
Sep .....	38	146	716	1 528	2 429	58	2 486	700	124	3 310	8 134
Oct .....	42	168	777	1 493	2 480	62	2 543	704	123	3 370	9 599
Nov .....	40	161	814	1 444	2 459	60	2 520	706	115	3 340	9 092
Dec .....	42	165	809	1 437	2 453	60	2 513	715	111	3 339	8 111

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1 Mutual building societies until December 1993.

2 Deposits include transactional and savings accounts.

3 Following curatorship, VBS mutual bank data remained constant from March to December 2018 and was excluded from all monetary sector statistics as from January 2019.

## Mutual banks<sup>1</sup> and the Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets <sup>2</sup>	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)	
2020 .....	934	748	-	133	579	38	320	236	-	445	3 431	7 636
2021 .....	1 015	709	-	72	488	193	185	196	-	430	3 288	7 692
2022 .....	1 067	801	-	156	332	199	166	229	-	389	3 339	8 111
2021: Dec .....	1 015	709	-	72	488	193	185	196	-	430	3 288	7 692
2022: Jan .....	1 010	703	-	89	490	193	174	207	-	414	3 280	7 786
Feb .....	1 025	698	-	89	473	194	178	199	-	408	3 264	8 111
Mar .....	1 026	711	-	113	416	195	153	233	-	408	3 256	8 380
Apr .....	1 033	720	-	131	412	197	163	192	-	404	3 253	7 863
May .....	1 044	740	-	125	395	198	157	200	-	403	3 261	7 693
Jun .....	1 053	753	-	124	367	192	162	254	-	398	3 302	7 983
Jul .....	1 062	758	-	127	359	201	167	257	-	393	3 326	8 215
Aug .....	1 063	771	-	137	355	203	155	258	-	394	3 336	7 677
Sep .....	1 067	779	-	135	344	199	177	220	-	390	3 310	8 134
Oct .....	1 067	789	-	135	328	197	193	268	-	393	3 370	9 599
Nov .....	1 074	771	-	156	322	201	196	232	-	389	3 340	9 092
Dec .....	1 067	801	-	156	332	199	166	229	-	389	3 339	8 111

KB115

1 Mutual building societies until December 1993.

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

## Land and Agricultural Development Bank of South Africa

### Liabilities

R millions

End of	Deposits (1273M)	Loans and other funding <sup>1</sup>		Land Bank bills (1275M)	Land Bank promissory notes <sup>2</sup> (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278M)	Other liabilities (1279M)	Total liabilities (1280M)
		Domestic sector (1274M)	Foreign sector (1281M)						
2017 .....	717	515	909	1 327	36 825	-	5 306	962	46 561
2018 .....	647	1 451	908	1 327	38 799	-	5 629	-	48 762
2019 .....	760	1 036	817	1 427	39 799	-	5 690	-	49 529
2020 .....	528	1 686	1026	1 427	35 832	-	4 160	-	44 659
2021 .....	372	917	935	1 017	26 218	-	1 610	-	31 070
2022 .....	319	735	576	816	21 001	-	2 930	-	26 376
2019: Nov .....	760	136	817	1 427	40 112	-	5 672	-	48 924
Dec .....	760	1 036	817	1 427	39 799	-	5 690	-	49 529
2020: Jan .....	791	1 781	817	1 427	38 132	-	5 644	-	48 593
Feb .....	833	1 681	1 072	1 427	36 327	-	5 649	-	46 989
Mar .....	781	1 686	1 072	1 427	36 598	-	5 689	-	47 254
Apr .....	779	1 686	1 072	1 427	35 902	-	5 733	-	46 600
May .....	622	1 686	1 072	1 427	36 379	-	5 025	-	46 212
Jun .....	612	1 686	1 072	1 427	36 379	-	3 375	-	44 551
Jul .....	742	1 686	1 072	1 427	36 204	-	3 172	-	44 303
Aug .....	714	1 686	1 026	1 427	36 204	-	2 868	-	43 925
Sep .....	701	1 686	1 026	1 427	35 864	-	5 094	-	45 799
Oct .....	722	1 686	1 026	1 427	35 864	-	4 551	-	45 277
Nov .....	720	1 686	1 026	1 427	35 832	-	4 350	-	45 041
Dec .....	528	1 686	1 026	1 427	35 832	-	4 160	-	44 659
2021: Jan .....	520	1 686	1 026	1 427	35 832	-	4 842	-	45 333
Feb .....	517	1 484	981	1 256	32 084	-	4 759	-	41 081
Mar .....	517	1 484	981	1 256	31 744	-	3 378	-	39 359
Apr .....	429	1 132	981	1 256	31 744	-	3 548	-	39 090
May .....	426	1 132	981	1 256	31 744	-	3 559	-	39 097
Jun .....	416	1 132	981	1 256	31 744	-	3 670	-	39 199
Jul .....	409	1 019	981	1 130	30 401	-	3 619	-	37 559
Aug .....	399	1 019	935	1 130	30 206	-	4 062	-	37 752
Sep .....	394	1 019	935	1 130	28 648	-	4 011	-	36 137
Oct .....	392	917	824	1 017	26 096	-	1 689	-	30 934
Nov .....	392	917	824	1 017	26 096	-	1 839	-	31 084
Dec .....	372	917	935	1 017	26 218	-	1 610	-	31 070
2022: Jan .....	368	917	935	1 017	26 134	-	1 606	-	30 977
Feb .....	372	917	890	1 017	26 119	-	1 606	-	30 921
Mar .....	352	917	890	1 017	25 836	-	2 740	-	31 752
Apr .....	345	917	890	1 017	25 843	-	3 080	-	32 092
May .....	342	735	890	816	21 407	-	3 036	-	27 226
Jun .....	341	735	890	816	21 287	-	3 043	-	27 112
Jul .....	332	735	723	816	21 287	-	2 920	-	26 813
Aug .....	331	735	578	816	21 287	-	3 083	-	26 830
Sep .....	327	735	578	816	21 001	-	3 015	-	26 470
Oct .....	324	735	576	816	21 001	-	2 997	-	26 449
Nov .....	324	735	576	816	21 001	-	3 452	-	26 904
Dec .....	319	735	576	816	21 001	-	2 930	-	26 376

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1 Includes short-term overnight loan facilities and call bonds.

2 Includes similar acknowledgement of debt, such as floating rate notes.

## Land and Agricultural Development Bank of South Africa

## Assets

R millions

End of	Loans and advances								Other assets (1299M)	Total assets (1300M)	Cash credit advances, seasonally adjusted (1301M)
	Short term			Long term							
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)	Total loans and advances (1298M)			
	Individuals (1290M)	Co-operatives <sup>1</sup> (1291M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)						
2017 .....	823	25 499	26 322	8 298	6 257	1 728	16 282	42 605	3 957	46 561	26 423
2018 .....	522	26 357	26 880	8 577	8 348	1 747	18 672	45 552	3 210	48 762	26 928
2019 .....	508	25 827	26 335	8 405	8 180	1 712	18 297	44 631	4 898	49 529	26 610
2020 .....	649	22 118	22 768	7 198	7 005	1 466	15 669	38 437	6 222	44 659	23 086
2021 .....	1 098	15 237	16 335	4 959	4 826	1 010	10 795	27 130	3 940	31 070	16 553
2022 .....	1 014	10 531	11 545	3 427	3 335	698	7 460	19 006	7 370	26 376	11 813
2019: Nov .....	500	25 404	25 903	8 267	8 046	1 684	17 997	43 900	5 024	48 924	26 233
Dec .....	508	25 827	26 335	8 405	8 180	1 712	18 297	44 631	4 898	49 529	26 610
2020: Jan .....	508	25 923	26 430	8 400	8 175	1 711	18 285	44 716	3 877	48 593	26 420
Feb .....	512	26 020	26 532	8 468	8 241	1 725	18 434	44 966	2 023	46 989	26 124
Mar .....	518	26 349	26 867	8 575	8 345	1 746	18 667	45 534	1 721	47 254	26 289
Apr .....	530	26 457	26 986	8 610	8 379	1 754	18 743	45 729	871	46 600	26 230
May .....	520	25 963	26 483	8 449	8 223	1 721	18 393	44 876	1 336	46 212	25 888
Jun .....	505	25 189	25 694	8 197	7 978	1 670	17 845	43 538	1 013	44 551	25 264
Jul .....	491	24 490	24 981	7 970	7 756	1 623	17 349	42 331	1 973	44 303	25 435
Aug .....	483	24 080	24 563	7 836	7 627	1 596	17 059	41 622	2 303	43 925	25 128
Sep .....	526	26 283	26 809	8 553	8 324	1 742	18 619	45 428	371	45 799	27 348
Oct .....	494	23 305	23 799	7 584	7 381	1 545	16 510	40 309	4 968	45 277	24 385
Nov .....	664	22 884	23 548	7 447	7 248	1 517	16 212	39 760	5 281	45 041	23 861
Dec .....	649	22 118	22 768	7 198	7 005	1 466	15 669	38 437	6 222	44 659	23 086
2021: Jan .....	980	21 785	22 765	7 089	6 900	1 444	15 433	38 199	7 135	45 333	22 712
Feb .....	1 102	21 536	22 638	7 008	6 821	1 427	15 257	37 894	3 186	41 081	22 206
Mar .....	1 186	21 073	22 259	6 858	6 674	1 397	14 928	37 187	2 172	39 359	21 828
Apr .....	1 160	20 300	21 460	6 606	6 430	1 346	14 381	35 841	3 248	39 090	20 945
May .....	1 154	19 988	21 142	6 505	6 331	1 325	14 160	35 302	3 796	39 097	20 718
Jun .....	1 144	19 621	20 765	6 385	6 214	1 300	13 900	34 665	4 533	39 199	20 516
Jul .....	1 156	17 795	18 952	5 791	5 636	1 179	12 607	31 558	6 000	37 559	19 355
Aug .....	1 148	17 527	18 675	5 704	5 551	1 162	12 416	31 091	6 661	37 752	19 089
Sep .....	1 140	16 977	18 117	5 525	5 377	1 125	12 027	30 144	5 993	36 137	18 529
Oct .....	1 131	16 847	17 978	5 483	5 336	1 117	11 935	29 914	1 020	30 934	18 370
Nov .....	1 118	16 164	17 282	5 260	5 120	1 071	11 451	28 734	2 350	31 084	17 547
Dec .....	1 098	15 237	16 335	4 959	4 826	1 010	10 795	27 130	3 940	31 070	16 553
2022: Jan .....	1 098	15 211	16 309	4 950	4 818	1 008	10 776	27 085	3 892	30 977	16 257
Feb .....	1 495	14 714	16 209	4 788	4 660	975	10 424	26 633	4 288	30 921	15 800
Mar .....	1 471	13 500	14 971	4 393	4 276	895	9 563	24 534	7 217	31 752	14 590
Apr .....	1 470	13 438	14 908	4 373	4 256	891	9 520	24 428	7 664	32 092	14 467
May .....	1 472	13 151	14 623	4 280	4 165	872	9 316	23 940	3 286	27 226	14 248
Jun .....	1 465	12 929	14 394	4 207	4 095	857	9 159	23 553	3 559	27 112	14 150
Jul .....	1 459	12 652	14 111	4 117	4 007	839	8 963	23 074	3 739	26 813	14 477
Aug .....	1 444	11 871	13 315	3 863	3 760	787	8 409	21 724	5 106	26 830	13 660
Sep .....	1 295	11 512	12 807	3 746	3 646	763	8 155	20 962	5 508	26 470	13 165
Oct .....	1 019	11 359	12 377	3 696	3 598	753	8 047	20 424	6 025	26 449	12 697
Nov .....	1 010	10 737	11 747	3 494	3 401	712	7 606	19 353	7 551	26 904	11 992
Dec .....	1 014	10 531	11 545	3 427	3 335	698	7 460	19 006	7 370	26 376	11 813

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1 Including control boards.

## Monetary Sector<sup>1</sup>

### Liabilities

R millions

End of	Banknotes and coin <sup>2</sup>	Deposits of domestic private sector, local authorities and public enterprises and/or corporations <sup>3</sup>						
		Current and transactional account	Other demand	Savings	Short term	Medium term	Long term	Total
	(1312M)	(1313M)	(1314M)	(1321M)	(1316M)	(1322M)	(1319M)	(1320M)
2017 .....	114 430	748 084	838 451	245 937	242 181	616 949	553 098	3 244 701
2018 .....	124 946	764 219	888 922	262 384	256 532	598 083	650 685	3 420 824
2019 .....	127 072	788 044	920 164	288 566	245 247	665 354	729 286	3 636 661
2020 .....	139 569	949 157	1 100 651	340 756	270 789	688 792	628 889	3 979 034
2021 .....	144 403	1 006 074	1 165 583	406 864	300 035	645 098	684 964	4 208 618
2022 .....	144 677	1 035 746	1 236 762	429 661	354 497	707 179	821 318	4 585 164
2019: Nov .....	130 944	789 892	918 445	289 727	218 710	685 183	773 976	3 675 933
Dec .....	127 072	788 044	920 164	288 566	245 247	665 354	729 286	3 636 661
2020: Jan .....	119 915	790 439	926 333	286 621	246 361	665 322	739 581	3 654 657
Feb .....	123 471	790 866	920 570	287 304	266 079	658 307	760 404	3 683 530
Mar .....	123 634	850 046	1 080 540	294 610	261 350	626 206	740 196	3 852 948
Apr .....	125 471	861 885	1 080 589	312 050	297 041	641 789	747 006	3 940 362
May .....	134 465	834 967	1 086 651	313 703	293 811	660 959	773 928	3 964 019
Jun .....	136 323	863 442	1 061 183	317 285	282 830	654 563	785 953	3 965 256
Jul .....	142 116	872 247	1 046 342	325 712	294 772	669 083	791 880	4 000 035
Aug .....	141 703	914 233	1 090 389	325 532	312 736	665 094	737 570	4 045 554
Sep .....	137 078	917 507	1 065 823	329 303	285 832	662 634	725 465	3 986 564
Oct .....	140 354	928 236	1 094 676	336 951	297 238	670 837	680 115	4 008 054
Nov .....	140 486	937 676	1 129 063	337 606	247 297	688 966	635 878	3 976 487
Dec .....	139 569	949 157	1 100 651	340 756	270 789	688 792	628 889	3 979 034
2021: Jan .....	137 589	930 551	1 120 988	339 465	276 423	672 578	642 314	3 982 321
Feb .....	134 992	928 610	1 132 869	336 217	274 501	638 243	646 450	3 956 890
Mar .....	130 999	968 307	1 149 837	339 308	248 477	631 762	651 907	3 989 598
Apr .....	132 554	957 066	1 106 817	357 334	314 174	597 098	683 029	4 015 517
May .....	132 975	949 116	1 149 608	365 316	280 829	569 639	725 703	4 040 212
Jun .....	130 597	927 133	1 127 650	368 259	254 063	568 958	730 040	3 976 102
Jul .....	138 775	953 548	1 119 699	386 728	303 610	587 696	731 872	4 083 154
Aug .....	136 228	974 483	1 167 144	388 999	289 818	583 517	743 768	4 147 729
Sep .....	136 100	990 979	1 163 580	393 754	281 536	594 494	728 598	4 152 942
Oct .....	141 365	976 178	1 141 302	394 783	308 818	588 177	730 284	4 139 541
Nov .....	143 068	1 020 954	1 190 459	404 248	278 779	621 729	719 436	4 235 604
Dec .....	144 403	1 006 074	1 165 583	406 864	300 035	645 098	684 964	4 208 618
2022: Jan .....	139 328	999 802	1 189 737	400 824	290 685	637 760	694 652	4 213 459
Feb .....	137 154	1 011 491	1 146 376	397 615	306 541	619 921	735 765	4 217 708
Mar .....	135 741	1 057 607	1 209 747	398 075	279 048	628 072	759 184	4 331 731
Apr .....	140 082	1 008 613	1 186 849	403 185	336 239	604 334	779 347	4 318 567
May .....	135 884	1 006 961	1 235 890	402 470	311 003	588 945	793 996	4 339 265
Jun .....	135 199	1 005 103	1 198 519	404 642	295 383	583 295	826 532	4 313 474
Jul .....	140 697	1 023 719	1 235 098	418 505	303 471	605 050	838 498	4 424 342
Aug .....	136 435	1 016 714	1 274 978	413 092	323 976	624 419	842 402	4 495 582
Sep .....	142 288	1 049 324	1 239 321	420 665	313 374	664 467	836 102	4 523 252
Oct .....	140 287	1 024 496	1 276 591	422 529	335 700	659 000	842 723	4 561 039
Nov .....	141 160	1 041 184	1 301 319	429 795	290 618	705 622	852 730	4 621 269
Dec .....	144 677	1 035 746	1 236 762	429 661	354 497	707 179	821 318	4 585 164

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1 A consolidation of the balance sheets of institutions within the monetary sector, that is, the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called 'pooled funds' of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses, equity building societies and mutual building societies). Coin in circulation is included in this consolidation.

2 In circulation outside the monetary sector.

3 Deposits of the private non-monetary sector (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.

4 'Government' consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, Sapo and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

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

### Liabilities

R millions

Government deposits <sup>4</sup>	Foreign liabilities			Capital and reserves			Other liabilities	Total liabilities	End of
	SARB and CPD	Other	Total	Domestic	Foreign	Total			
(1506M)	(1339M)	(1507M)	(1508M)	(1334M)	(1335M)	(1336M)	(1509M)	(1338M)	
362 976	10 755	466 974	477 729	384 259	39 359	423 617	817 788	5 441 241	2017
420 071	13 211	541 084	554 294	388 104	46 477	434 581	953 876	5 908 593	2018
483 488	8 522	523 848	532 370	407 582	46 536	454 118	1 028 737	6 262 445	2019
593 554	13 484	573 585	587 069	416 190	51 929	468 120	1 146 063	6 913 408	2020
588 030	11 795	485 937	497 732	439 948	61 670	501 617	1 259 274	7 199 675	2021
640 923	16 101	609 776	625 877	447 267	62 866	510 132	1 288 174	7 794 948	2022
489 596	9 904	478 581	488 485	398 378	46 463	444 840	1 081 257	6 311 056	2019: Nov
483 488	8 522	523 848	532 370	407 582	46 536	454 118	1 028 737	6 262 445	Dec
468 942	16 097	545 986	562 083	411 734	47 311	459 046	1 099 567	6 364 210	2020: Jan
502 807	14 401	577 011	591 413	412 725	48 283	461 008	1 179 513	6 541 742	Feb
435 298	9 070	793 735	802 806	401 245	48 377	449 622	1 323 913	6 988 222	Mar
480 457	17 313	773 160	790 473	398 713	48 856	447 569	1 337 780	7 122 112	Apr
486 070	15 336	690 638	705 974	398 998	48 785	447 783	1 298 247	7 036 558	May
514 470	9 297	672 861	682 158	397 176	48 213	445 389	1 274 188	7 017 783	Jun
574 981	16 299	669 129	685 428	397 414	50 419	447 832	1 270 248	7 120 642	Jul
529 614	13 837	629 037	642 874	400 818	49 890	450 709	1 260 600	7 071 054	Aug
548 113	10 485	618 140	628 625	404 987	50 656	455 643	1 244 106	7 000 129	Sep
562 658	18 604	596 406	615 010	410 338	52 502	462 839	1 204 713	6 993 628	Oct
593 988	14 494	571 324	585 818	411 927	52 329	464 256	1 173 152	6 934 187	Nov
593 554	13 484	573 585	587 069	416 190	51 929	468 120	1 146 063	6 913 408	Dec
606 494	17 709	537 404	555 114	420 486	54 225	474 710	1 181 562	6 937 790	2021: Jan
611 821	11 709	513 170	524 879	423 317	55 867	479 183	1 185 791	6 893 558	Feb
533 704	10 882	513 206	524 088	426 374	56 063	482 437	1 136 855	6 797 681	Mar
511 185	14 090	481 805	495 895	424 501	56 661	481 161	1 112 739	6 749 051	Apr
509 923	8 316	497 747	506 064	430 219	56 642	486 861	1 102 536	6 778 570	May
628 546	11 318	472 566	483 884	433 074	59 992	493 066	1 113 118	6 825 314	Jun
526 249	12 474	477 748	490 222	439 940	60 480	500 420	1 133 980	6 872 801	Jul
519 240	7 803	457 725	465 528	441 605	61 034	502 639	1 221 395	6 992 760	Aug
528 401	8 032	491 750	499 782	440 469	62 119	502 587	1 234 574	7 054 386	Sep
541 986	15 140	480 110	495 250	434 757	60 884	495 641	1 232 040	7 045 824	Oct
546 406	12 970	499 671	512 641	436 892	61 232	498 123	1 322 241	7 258 083	Nov
588 030	11 795	485 937	497 732	439 948	61 670	501 617	1 259 274	7 199 675	Dec
508 389	14 364	468 828	483 192	445 795	62 536	508 331	1 250 746	7 103 446	2022: Jan
522 625	12 745	484 903	497 648	448 555	62 849	511 403	1 290 382	7 176 920	Feb
499 406	8 798	513 843	522 641	440 957	63 182	504 140	1 206 858	7 200 517	Mar
566 928	14 704	527 922	542 626	434 429	63 558	497 987	1 286 626	7 352 816	Apr
564 466	13 141	549 160	562 301	440 263	62 696	502 958	1 300 590	7 405 465	May
672 417	14 523	611 676	626 199	441 558	61 691	503 249	1 301 032	7 551 571	Jun
637 373	19 919	586 760	606 679	448 566	62 061	510 627	1 274 640	7 594 358	Jul
586 843	13 211	591 330	604 541	442 617	61 262	503 880	1 337 556	7 664 837	Aug
614 959	13 562	666 715	680 277	438 799	60 985	499 783	1 376 784	7 837 342	Sep
615 602	16 428	682 473	698 900	432 738	61 646	494 384	1 396 370	7 906 582	Oct
585 236	16 319	598 758	615 077	443 406	61 994	505 399	1 340 834	7 808 975	Nov
640 923	16 101	609 776	625 877	447 267	62 866	510 132	1 288 174	7 794 948	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, equity building societies and mutual building societies). Coin in circulation is included in this consolidation.

2 In circulation outside the monetary sector.

3 Deposits of the private non-monetary sector (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.

4 'Government' consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, Sapo and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

## Monetary Sector<sup>1</sup>

### Assets

R millions

End of	Foreign assets					Claims on the private sector					
	Gold and foreign exchange			Long term <sup>3</sup>	Total foreign assets	SARB	CPD <sup>4</sup>	Land Bank	Other <sup>5</sup> monetary institutions	Total	Of which: Local authorities
	SARB <sup>2</sup>	Other	Total								
(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)	
2017 .....	624 777	467 196	1 091 973	125 401	1 217 374	1 009	-	42 605	3 426 939	3 470 553	15 995
2018 .....	742 333	520 404	1 262 737	89 879	1 352 616	1 009	456	45 552	3 602 252	3 649 269	17 699
2019 .....	772 109	527 337	1 299 445	120 689	1 420 134	1 009	242	44 631	3 824 200	3 870 083	20 171
2020 .....	807 615	755 944	1 563 559	225 782	1 789 341	1 009	99	38 437	3 968 145	4 007 690	19 478
2021 .....	915 424	808 254	1 723 678	140 061	1 863 739	1 009	-	27 130	4 074 192	4 102 331	16 306
2022 .....	1 029 010	754 655	1 783 665	138 564	1 922 229	1 009	-	19 006	4 399 268	4 419 282	16 331
2019: Nov .....	804 262	542 906	1 347 168	102 615	1 449 783	1 009	290	43 900	3 818 089	3 863 288	21 016
Dec .....	772 109	527 337	1 299 445	120 689	1 420 134	1 009	242	44 631	3 824 200	3 870 083	20 171
2020: Jan .....	814 047	575 497	1 389 544	114 005	1 503 549	1 009	243	44 716	3 825 424	3 871 392	20 110
Feb .....	850 515	623 856	1 474 372	157 371	1 631 742	1 009	-	44 966	3 861 781	3 907 756	20 167
Mar .....	937 616	762 740	1 700 356	270 545	1 970 901	1 009	-	45 534	3 986 973	4 033 515	20 225
Apr .....	956 972	761 092	1 718 063	274 087	1 992 151	1 009	-	45 729	3 992 320	4 039 057	20 093
May .....	922 735	729 709	1 652 444	236 965	1 889 409	1 009	-	44 876	3 962 657	4 008 542	20 081
Jun .....	906 785	763 146	1 669 931	227 076	1 897 007	1 009	99	43 538	3 950 470	3 995 117	19 904
Jul .....	982 221	781 872	1 764 093	227 244	1 991 337	1 009	99	42 331	3 938 907	3 982 346	20 025
Aug .....	931 216	802 470	1 733 686	210 798	1 944 484	1 009	100	41 622	3 945 343	3 988 073	20 094
Sep .....	916 395	782 295	1 698 690	207 207	1 905 897	1 009	98	45 428	3 910 066	3 956 602	20 482
Oct .....	872 086	780 312	1 652 398	211 065	1 863 464	1 009	99	40 309	3 936 249	3 977 665	20 126
Nov .....	821 088	765 949	1 587 036	220 187	1 807 224	1 009	99	39 760	3 952 887	3 993 755	20 254
Dec .....	807 615	755 944	1 563 559	225 782	1 789 341	1 009	99	38 437	3 968 145	4 007 690	19 478
2021: Jan .....	822 270	770 822	1 593 093	198 021	1 791 114	1 009	100	38 199	3 958 251	3 997 558	19 397
Feb .....	804 444	780 248	1 584 692	172 207	1 756 900	1 009	100	37 894	3 975 706	4 014 709	19 557
Mar .....	783 989	785 776	1 569 765	165 695	1 735 460	1 009	-	37 187	3 935 284	3 973 480	18 589
Apr .....	772 455	744 585	1 517 040	161 378	1 678 418	1 009	-	35 841	3 935 075	3 971 925	16 382
May .....	745 490	763 557	1 509 047	178 613	1 687 660	1 009	-	35 302	3 959 619	3 995 930	16 612
Jun .....	778 403	794 876	1 573 279	149 695	1 722 975	1 009	-	34 665	3 942 114	3 977 788	15 526
Jul .....	792 482	787 796	1 580 278	154 967	1 735 245	1 009	-	31 558	3 976 738	4 009 305	15 937
Aug .....	849 252	808 124	1 657 376	155 587	1 812 963	1 009	-	31 091	4 004 304	4 036 404	16 025
Sep .....	865 055	844 942	1 709 998	139 175	1 849 173	1 009	-	30 144	3 988 714	4 019 867	16 707
Oct .....	874 790	801 931	1 676 721	134 216	1 810 937	1 009	-	29 914	3 997 989	4 028 911	16 559
Nov .....	923 662	809 514	1 733 176	160 081	1 893 256	1 009	-	28 734	4 056 369	4 086 112	16 691
Dec .....	915 424	808 254	1 723 678	140 061	1 863 739	1 009	-	27 130	4 074 192	4 102 331	16 306
2022: Jan .....	890 582	767 822	1 658 404	129 034	1 787 439	1 009	-	27 085	4 089 580	4 117 674	16 664
Feb .....	887 886	778 062	1 665 948	122 817	1 788 765	1 009	-	26 633	4 126 953	4 154 595	16 298
Mar .....	847 791	774 256	1 622 048	138 176	1 760 224	1 009	-	24 534	4 180 490	4 206 033	15 713
Apr .....	953 975	775 686	1 729 661	149 156	1 878 817	1 009	-	24 428	4 179 526	4 204 963	16 337
May .....	926 475	817 739	1 744 214	129 016	1 873 230	1 009	-	23 940	4 184 284	4 209 232	16 283
Jun .....	963 943	826 208	1 790 151	164 913	1 955 064	1 009	-	23 553	4 253 410	4 277 972	17 248
Jul .....	983 112	777 099	1 760 211	157 222	1 917 432	1 009	-	23 074	4 268 118	4 292 202	17 454
Aug .....	1 018 340	731 501	1 749 841	169 297	1 919 138	1 009	-	21 724	4 330 820	4 353 553	17 013
Sep .....	1 058 835	759 014	1 817 849	203 622	2 021 471	1 009	-	20 962	4 389 402	4 411 374	18 087
Oct .....	1 078 623	797 804	1 876 427	198 527	2 074 954	1 009	-	20 424	4 383 731	4 405 164	17 229
Nov .....	1 014 450	742 672	1 757 122	152 315	1 909 436	1 009	-	19 353	4 404 800	4 425 162	18 009
Dec .....	1 029 010	754 655	1 783 665	138 564	1 922 229	1 009	-	19 006	4 399 268	4 419 282	16 331

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1 See footnote 1 on pages S-18 and S-19.

2 The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.

3 Including investments and bills.

4 Including investments in private-sector securities of the so-called 'pooled funds', administered up to March 1984, by the former Public Debt Commissioners.

5 Including private banking institutions, mutual banks and the Postbank.

6 Consisting of the South African Reserve Bank's holdings of South African Treasury bills, South African government securities, loans to the government sector and investments of the Stabilisation Account.

7 Including investments in government securities of the so-called 'pooled funds', administered up to March 1984, by the former Public Debt Commissioners.

8 Including coin responsibility of the Treasury up to February 1994.

Monetary sector<sup>1</sup>

## Assets

R millions

Claims on the government sector				Total claims on the government sector <sup>8</sup>	Other assets	Total assets	End of
Credit			Total				
SARB <sup>6</sup>	CPD <sup>7</sup>	Other <sup>5</sup> monetary institutions		Total	(1359M)	(1513M)	(1358M)
(1350M)	(1351M)	(1352M)	(1353M)				
7 976	39 984	573 133	621 093	621 093	132 221	5 441 241	2017
7 947	44 274	655 889	708 110	708 110	198 598	5 908 593	2018
8 103	29 063	730 513	767 678	767 678	204 550	6 262 445	2019
41 844	15 393	841 874	899 111	899 111	217 266	6 913 408	2020
41 350	81	940 590	982 021	982 021	251 583	7 199 675	2021
39 035	73	1 107 802	1 146 910	1 146 910	306 527	7 794 948	2022
8 061	38 678	741 532	788 270	788 270	209 715	6 311 056	2019: Nov
8 103	29 063	730 513	767 678	767 678	204 550	6 262 445	Dec
8 234	50 058	707 769	766 062	766 062	223 207	6 364 210	2020: Jan
8 142	57 016	692 132	757 290	757 290	244 954	6 541 742	Feb
9 222	25 486	711 973	746 682	746 682	237 124	6 988 222	Mar
20 644	59 445	764 741	844 829	844 829	246 075	7 122 112	Apr
30 830	65 167	807 652	903 649	903 649	234 959	7 036 558	May
35 890	64 926	811 003	911 819	911 819	213 841	7 017 783	Jun
38 383	74 666	806 557	919 606	919 606	227 353	7 120 642	Jul
38 737	56 070	815 597	910 404	910 404	228 093	7 071 054	Aug
39 372	39 341	824 797	903 511	903 511	234 119	7 000 129	Sep
39 783	58 197	830 149	928 129	928 129	224 371	6 993 628	Oct
41 086	48 989	830 388	920 463	920 463	212 746	6 934 187	Nov
41 844	15 393	841 874	899 111	899 111	217 266	6 913 408	Dec
42 133	22 696	858 373	923 203	923 203	225 915	6 937 790	2021: Jan
41 772	1 854	858 388	902 015	902 015	219 935	6 893 558	Feb
39 267	94	808 400	847 762	847 762	240 980	6 797 681	Mar
40 039	6 084	841 705	887 828	887 828	210 880	6 749 051	Apr
41 617	108	867 412	909 136	909 136	185 844	6 778 570	May
41 868	74	874 404	916 346	916 346	208 206	6 825 314	Jun
41 633	73	882 071	923 777	923 777	204 474	6 872 801	Jul
41 610	78	870 717	912 405	912 405	230 987	6 992 760	Aug
40 294	2 683	875 578	918 555	918 555	266 792	7 054 386	Sep
40 240	2 087	907 428	949 755	949 755	256 220	7 045 824	Oct
40 506	80	934 964	975 550	975 550	303 165	7 258 083	Nov
41 350	81	940 590	982 021	982 021	251 583	7 199 675	Dec
41 143	73	893 648	934 864	934 864	263 469	7 103 446	2022: Jan
40 640	171	905 757	946 567	946 567	286 993	7 176 920	Feb
40 503	787	928 837	970 127	970 127	264 133	7 200 517	Mar
39 844	186	949 938	989 968	989 968	279 069	7 352 816	Apr
40 197	302	979 465	1 019 964	1 019 964	303 039	7 405 465	May
38 812	73	990 687	1 029 572	1 029 572	288 963	7 551 571	Jun
39 737	789	1 067 726	1 108 252	1 108 252	276 472	7 594 358	Jul
38 389	79	1 065 787	1 104 255	1 104 255	287 892	7 664 837	Aug
37 470	167	1 074 586	1 112 223	1 112 223	292 276	7 837 342	Sep
37 820	137	1 094 156	1 132 113	1 132 113	294 351	7 906 582	Oct
39 031	78	1 109 452	1 148 561	1 148 561	325 817	7 808 975	Nov
39 035	73	1 107 802	1 146 910	1 146 910	306 527	7 794 948	Dec

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1 See footnote 1 on pages S-18 and S-19.

2 The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.

3 Including investments and bills.

4 Including investments in private-sector securities of the so-called 'pooled funds', administered up to March 1984, by the former Public Debt Commissioners.

5 Including private banking institutions, mutual banks and the Postbank.

6 Consisting of the South African Reserve Bank's holdings of South African Treasury bills, South African government securities, loans to the government sector and investments of the Stabilisation Account.

7 Including investments in government securities of the so-called 'pooled funds', administered up to March 1984, by the former Public Debt Commissioners.

8 Including coin responsibility of the Treasury up to February 1994.

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

R millions

End of	Credit extended to the domestic private sector									Net credit extended to the government sector	Total domestic credit extension <sup>5</sup>	Memorandum items		
	Investments (1360M)	Bills discounted (1361M)	Loans and advances						Total credit extended to the private sector <sup>4</sup> (1347M)			Claims on local authorities (1348M)	Loans granted under resale agreements (1502M)	Assets securitised <sup>6</sup> (1375M)
			Instalment sale credit (1362M)	Leasing finance <sup>2</sup> (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total loans and advances <sup>3</sup> (1369M)	Of which: Households (1505M)						
2017 .....	277 878	8 898	375 568	12 160	1 348 064	1 447 984	3 183 777	1 542 829	3 470 553	258 117	3 728 670	15 995	62 072	2 189
2018 .....	293 335	5 117	401 659	12 862	1 411 721	1 524 574	3 350 817	1 629 983	3 649 269	288 038	3 937 308	17 699	81 854	4 368
2019 .....	326 973	7 477	433 006	12 211	1 499 933	1 590 482	3 535 632	1 734 977	3 870 083	284 190	4 154 273	20 171	76 505	1 963
2020 .....	423 039	5 621	445 694	11 323	1 568 311	1 553 703	3 579 030	1 790 521	4 007 690	305 557	4 313 247	19 478	95 103	-
2021 .....	356 028	8 152	473 766	10 369	1 651 881	1 602 135	3 738 151	1 887 460	4 102 331	393 991	4 496 322	16 306	135 165	-
2022 .....	327 699	8 645	517 387	10 204	1 761 353	1 793 996	4 082 939	2 032 867	4 419 282	505 986	4 925 268	16 331	145 594	-
2019: Nov .....	317 228	8 330	431 079	12 274	1 492 416	1 601 961	3 537 730	1 731 097	3 863 288	298 674	4 161 962	21 016	76 632	-
Dec .....	326 973	7 477	433 006	12 211	1 499 933	1 590 482	3 535 632	1 734 977	3 870 083	284 190	4 154 273	20 171	76 505	-
2020: Jan .....	332 973	6 092	434 512	11 943	1 503 397	1 582 474	3 532 326	1 746 860	3 871 392	297 119	4 168 511	20 110	75 014	-
Feb .....	340 078	6 782	433 633	12 141	1 514 326	1 600 796	3 560 896	1 756 575	3 907 756	254 482	4 162 238	20 167	77 998	-
Mar .....	407 894	7 192	435 926	11 959	1 522 385	1 648 160	3 618 430	1 758 978	4 033 515	311 384	4 344 899	20 225	84 504	-
Apr .....	420 703	6 223	427 824	11 939	1 519 377	1 652 991	3 612 131	1 738 697	4 039 057	364 372	4 403 430	20 093	78 172	-
May .....	424 894	6 744	427 518	11 741	1 514 916	1 622 730	3 576 904	1 734 349	4 008 542	417 579	4 426 121	20 081	82 169	-
Jun .....	437 656	7 018	431 434	12 292	1 520 929	1 585 788	3 550 443	1 734 840	3 995 117	397 349	4 392 466	19 904	87 564	-
Jul .....	416 538	6 323	435 316	12 201	1 526 909	1 585 059	3 559 485	1 741 519	3 982 346	344 625	4 326 970	20 025	83 555	-
Aug .....	412 476	5 978	435 386	12 152	1 533 504	1 588 577	3 569 619	1 749 443	3 988 073	380 790	4 368 864	20 094	85 698	-
Sep .....	417 162	6 203	437 734	11 710	1 541 952	1 541 841	3 533 237	1 760 587	3 956 602	355 398	4 312 000	20 482	89 622	-
Oct .....	408 450	6 111	438 693	11 465	1 548 422	1 564 525	3 563 104	1 768 214	3 977 665	365 472	4 343 137	20 126	91 037	-
Nov .....	412 825	5 997	443 426	11 419	1 556 575	1 563 513	3 574 933	1 779 662	3 993 755	326 475	4 320 229	20 254	91 998	-
Dec .....	423 039	5 621	445 694	11 323	1 568 311	1 553 703	3 579 030	1 790 521	4 007 690	305 557	4 313 247	19 478	95 103	-
2021: Jan .....	403 971	6 277	446 197	11 255	1 570 673	1 559 185	3 587 310	1 795 375	3 997 558	316 708	4 314 266	19 397	96 953	-
Feb .....	386 808	6 586	447 983	11 205	1 580 230	1 581 897	3 621 315	1 808 963	4 014 709	290 194	4 304 903	19 557	88 351	-
Mar .....	378 531	7 082	451 014	10 371	1 583 560	1 542 920	3 587 866	1 817 039	3 973 480	314 058	4 287 538	18 589	100 657	-
Apr .....	374 030	6 521	449 903	10 222	1 591 299	1 539 950	3 591 374	1 821 051	3 971 925	376 643	4 348 568	16 382	98 220	-
May .....	387 278	7 025	454 027	10 163	1 600 538	1 536 900	3 601 628	1 831 604	3 995 930	399 213	4 395 144	16 612	90 440	-
Jun .....	368 654	7 346	456 600	10 316	1 606 158	1 528 714	3 601 788	1 831 557	3 977 788	287 800	4 265 588	15 526	97 222	-
Jul .....	369 412	5 850	455 315	10 280	1 614 701	1 553 747	3 634 044	1 834 639	4 009 305	397 528	4 406 833	15 937	92 993	-
Aug .....	376 880	6 160	459 526	10 339	1 623 763	1 559 736	3 653 364	1 849 153	4 036 404	393 165	4 429 569	16 025	104 998	-
Sep .....	362 473	6 804	463 364	10 332	1 632 794	1 544 100	3 650 590	1 858 061	4 019 867	390 154	4 410 021	16 707	124 607	-
Oct .....	349 608	6 702	466 780	10 211	1 636 590	1 559 021	3 672 602	1 868 469	4 028 911	407 769	4 436 680	16 559	122 559	-
Nov .....	353 618	8 416	471 294	10 271	1 644 496	1 598 016	3 724 077	1 881 890	4 086 112	429 144	4 515 255	16 691	145 734	-
Dec .....	356 028	8 152	473 766	10 369	1 651 881	1 602 135	3 738 151	1 887 460	4 102 331	393 991	4 496 322	16 306	135 165	-
2022: Jan .....	351 887	6 082	476 437	10 320	1 653 337	1 619 611	3 759 705	1 899 401	4 117 674	426 475	4 544 148	16 664	119 934	-
Feb .....	364 175	7 473	480 222	10 521	1 663 710	1 628 494	3 782 947	1 916 906	4 154 595	423 942	4 578 537	16 298	114 481	-
Mar .....	391 988	7 624	485 203	10 621	1 670 852	1 639 746	3 806 422	1 927 505	4 206 033	470 721	4 676 754	15 713	114 909	-
Apr .....	362 383	6 701	487 213	10 466	1 676 150	1 662 050	3 835 879	1 936 614	4 204 963	423 040	4 628 003	16 337	124 563	-
May .....	353 798	7 021	490 699	10 581	1 686 829	1 660 304	3 848 413	1 948 201	4 209 232	455 497	4 664 730	16 283	139 856	-
Jun .....	370 326	7 223	493 890	10 715	1 698 331	1 697 486	3 900 423	1 957 147	4 277 972	357 155	4 635 127	17 248	134 465	-
Jul .....	349 201	9 089	496 251	10 660	1 706 354	1 720 646	3 933 912	1 966 149	4 292 202	470 880	4 763 081	17 454	135 795	-
Aug .....	345 758	8 669	499 966	10 622	1 721 099	1 767 438	3 999 125	1 980 675	4 353 553	517 412	4 870 965	17 013	142 079	-
Sep .....	369 648	9 381	505 083	10 675	1 731 123	1 785 464	4 032 345	1 992 501	4 411 374	497 264	4 908 637	18 087	121 432	-
Oct .....	361 720	10 216	509 208	10 700	1 739 650	1 773 670	4 033 229	2 006 663	4 405 164	516 511	4 921 675	17 229	139 910	-
Nov .....	348 619	9 192	513 827	10 775	1 753 064	1 789 685	4 067 351	2 021 507	4 425 162	563 325	4 988 486	18 009	154 145	-
Dec .....	327 699	8 645	517 387	10 204	1 761 353	1 793 996	4 082 939	2 032 867	4 419 282	505 986	4 925 268	16 331	145 594	-

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1 Monetary sector as defined in footnote 1 on pages S-18 and S-19.

2 Unearned finance charges excluded.

3 Total of instalment sale credit, leasing finance, mortgage advances, and other loans and advances.

4 Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances, and other loans and advances.

5 Total of credit extended to the private sector and net credit extended to the government sector.

6 During the period.

Monetary aggregates<sup>1</sup>

R millions

End of	Banknotes and coin in circulation (1312M)	Current and transactional account deposits (1313M)	M1A <sup>2</sup> (1370M)	Other demand deposits <sup>3</sup> (1314M)	M1 <sup>4</sup> (1371M)	Other short- and medium-term deposits <sup>5</sup> (1372M)	M2 <sup>6</sup> (1373M)	Long-term deposits <sup>7</sup> (1319M)	M3 <sup>8</sup> (1374M)
2017 .....	114 430	748 084	862 515	838 451	1 700 966	1 105 067	2 806 033	553 098	3 359 131
2018 .....	124 946	764 219	889 165	888 922	1 778 087	1 116 998	2 895 085	650 685	3 545 770
2019 .....	127 072	788 044	915 116	920 164	1 835 280	1 199 167	3 034 447	729 286	3 763 732
2020 .....	139 569	949 157	1 088 725	1 100 651	2 189 376	1 300 337	3 489 713	628 889	4 118 602
2021 .....	144 403	1 006 074	1 150 477	1 165 583	2 316 060	1 351 997	3 668 057	684 964	4 353 021
2022 .....	144 677	1 035 746	1 180 424	1 236 762	2 417 186	1 491 337	3 908 523	821 318	4 729 841
2019: Nov .....	130 944	789 892	920 835	918 445	1 839 280	1 193 620	3 032 900	773 976	3 806 876
Dec .....	127 072	788 044	915 116	920 164	1 835 280	1 199 167	3 034 447	729 286	3 763 732
2020: Jan .....	119 915	790 439	910 353	926 333	1 836 686	1 198 304	3 034 991	739 581	3 774 572
Feb .....	123 471	790 866	914 337	920 570	1 834 908	1 211 689	3 046 597	760 404	3 807 001
Mar .....	123 634	850 046	973 680	1 080 540	2 054 220	1 182 166	3 236 386	740 196	3 976 582
Apr .....	125 471	861 885	987 356	1 080 589	2 067 946	1 250 881	3 318 827	747 006	4 065 833
May .....	134 465	834 967	969 432	1 086 651	2 056 083	1 268 474	3 324 556	773 928	4 098 485
Jun .....	136 323	863 442	999 764	1 061 183	2 060 948	1 254 678	3 315 625	785 953	4 101 578
Jul .....	142 116	872 247	1 014 364	1 046 342	2 060 705	1 289 567	3 350 272	791 880	4 142 152
Aug .....	141 703	914 233	1 055 936	1 090 389	2 146 325	1 303 362	3 449 687	737 570	4 187 258
Sep .....	137 078	917 507	1 054 585	1 065 823	2 120 408	1 277 768	3 398 176	725 465	4 123 641
Oct .....	140 354	928 236	1 068 591	1 094 676	2 163 267	1 305 026	3 468 293	680 115	4 148 408
Nov .....	140 486	937 676	1 078 162	1 129 063	2 207 226	1 273 869	3 481 094	635 878	4 116 973
Dec .....	139 569	949 157	1 088 725	1 100 651	2 189 376	1 300 337	3 489 713	628 889	4 118 602
2021: Jan .....	137 589	930 551	1 068 140	1 120 988	2 189 128	1 288 467	3 477 595	642 314	4 119 910
Feb .....	134 992	928 610	1 063 603	1 132 869	2 196 472	1 248 960	3 445 432	646 450	4 091 883
Mar .....	130 999	968 307	1 099 306	1 149 837	2 249 143	1 219 547	3 468 690	651 907	4 120 597
Apr .....	132 554	957 066	1 089 620	1 106 817	2 196 437	1 268 605	3 465 042	683 029	4 148 071
May .....	132 975	949 116	1 082 090	1 149 608	2 231 698	1 215 784	3 447 483	725 703	4 173 186
Jun .....	130 597	927 133	1 057 730	1 127 650	2 185 380	1 191 280	3 376 660	730 040	4 106 700
Jul .....	138 775	953 548	1 092 323	1 119 699	2 212 022	1 278 034	3 490 057	731 872	4 221 929
Aug .....	136 228	974 483	1 110 711	1 167 144	2 277 854	1 262 334	3 540 188	743 768	4 283 957
Sep .....	136 100	990 979	1 127 080	1 163 580	2 290 660	1 269 784	3 560 444	728 598	4 289 042
Oct .....	141 365	976 178	1 117 543	1 141 302	2 258 845	1 291 777	3 550 623	730 284	4 280 907
Nov .....	143 068	1 020 954	1 164 022	1 190 459	2 354 481	1 304 755	3 659 236	719 436	4 378 672
Dec .....	144 403	1 006 074	1 150 477	1 165 583	2 316 060	1 351 997	3 668 057	684 964	4 353 021
2022: Jan .....	139 328	999 802	1 139 129	1 189 737	2 328 867	1 329 268	3 658 135	694 652	4 352 787
Feb .....	137 154	1 011 491	1 148 645	1 146 376	2 295 020	1 324 077	3 619 097	735 765	4 354 862
Mar .....	135 741	1 057 607	1 193 347	1 209 747	2 403 094	1 305 194	3 708 288	759 184	4 467 472
Apr .....	140 082	1 008 613	1 148 695	1 186 849	2 335 544	1 343 758	3 679 302	779 347	4 458 649
May .....	135 884	1 006 961	1 142 845	1 235 890	2 378 735	1 302 418	3 681 153	793 996	4 475 149
Jun .....	135 199	1 005 103	1 140 303	1 198 519	2 338 822	1 283 320	3 622 142	826 532	4 448 674
Jul .....	140 697	1 023 719	1 164 416	1 235 098	2 399 514	1 327 027	3 726 541	838 498	4 565 039
Aug .....	136 435	1 016 714	1 153 150	1 274 978	2 428 128	1 361 487	3 789 615	842 402	4 632 017
Sep .....	142 288	1 049 324	1 191 611	1 239 321	2 430 932	1 398 506	3 829 438	836 102	4 665 539
Oct .....	140 287	1 024 496	1 164 783	1 276 591	2 441 374	1 417 229	3 858 603	842 723	4 701 326
Nov .....	141 160	1 041 184	1 182 344	1 301 319	2 483 664	1 426 036	3 909 699	852 730	4 762 429
Dec .....	144 677	1 035 746	1 180 424	1 236 762	2 417 186	1 491 337	3 908 523	821 318	4 729 841

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1 Based on the consolidated liabilities of the monetary sector.

2 Notes and coin in circulation plus current and transactional account deposits of the domestic private sector with monetary institutions.

3 Demand deposits (other than current and transactional account deposits) of the domestic private sector with the monetary sector.

4 M1A plus other demand deposits held by the domestic private sector.

5 Short-term deposits (other than demand deposits) and medium-term deposits (including all savings deposits) of the domestic private sector with monetary institutions, including savings deposits with, and savings bank certificates issued by the Postbank.

6 M1 plus other short-term and medium-term deposits held by the domestic private sector.

7 Long-term deposits of the domestic private sector with monetary institutions, including national savings certificates issued by the Postbank.

8 M2 plus long-term deposits held by the domestic private sector.

Monetary analysis<sup>1</sup>

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Net foreign assets <sup>2</sup> (1380M)	Counterparts				M3 (1374N)	Counterparts			
			Claims on the government sector			Claims on the private sector (1347M)		Net other assets and liabilities <sup>2</sup> (1381M)	Gross claims (1382N)	Government deposits (1383N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2021: Aug .....	4 283 957	1 347 435	912 405	519 240	393 165	4 036 404	-1 493 048	4 238 638	904 506	545 449	4 038 035
Sep .....	4 289 042	1 349 391	918 555	528 401	390 154	4 019 867	-1 470 370	4 263 159	911 505	531 642	4 010 852
Oct .....	4 280 907	1 315 687	949 755	541 986	407 769	4 028 911	-1 471 460	4 265 658	927 741	524 236	4 035 521
Nov .....	4 378 672	1 380 615	975 550	546 406	429 144	4 086 112	-1 517 199	4 340 000	947 386	545 917	4 086 782
Dec .....	4 353 021	1 366 007	982 021	588 030	393 991	4 102 331	-1 509 308	4 359 684	967 764	556 407	4 103 354
2022: Jan .....	4 352 787	1 304 247	934 864	508 389	426 475	4 117 674	-1 495 608	4 376 783	942 272	522 365	4 116 808
Feb .....	4 354 862	1 291 117	946 567	522 625	423 942	4 154 595	-1 514 792	4 410 318	970 686	514 287	4 145 500
Mar .....	4 467 472	1 237 583	970 127	499 406	470 721	4 206 033	-1 446 865	4 481 587	1 010 375	527 208	4 191 110
Apr .....	4 458 649	1 336 191	989 968	566 928	423 040	4 204 963	-1 505 545	4 459 664	1 016 234	576 007	4 206 565
May .....	4 475 149	1 310 928	1 019 964	564 466	455 497	4 209 232	-1 500 509	4 477 043	1 031 162	592 764	4 223 104
Jun .....	4 448 674	1 328 865	1 029 572	672 417	357 155	4 277 972	-1 515 318	4 497 772	1 025 340	617 375	4 279 660
Jul .....	4 565 039	1 310 754	1 108 252	637 373	470 880	4 292 202	-1 508 796	4 554 235	1 092 823	643 659	4 298 536
Aug .....	4 632 017	1 314 597	1 104 255	586 843	517 412	4 353 553	-1 553 545	4 588 729	1 094 272	618 208	4 358 586
Sep .....	4 665 539	1 341 194	1 112 223	614 959	497 264	4 411 374	-1 584 292	4 641 545	1 104 354	617 287	4 405 823
Oct .....	4 701 326	1 376 054	1 132 113	615 602	516 511	4 405 164	-1 596 403	4 674 042	1 107 621	609 979	4 408 802
Nov .....	4 762 429	1 294 359	1 148 561	585 236	563 325	4 425 162	-1 520 416	4 729 687	1 117 161	572 521	4 427 525
Dec .....	4 729 841	1 296 352	1 146 910	640 923	505 986	4 419 282	-1 491 779	4 722 379	1 131 075	603 506	4 415 187

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## Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Net foreign assets <sup>2</sup> (1380H)	Counterparts				M3 (1374I)	Counterparts			
			Claims on the government sector			Claims on the private sector (1347H)		Net other assets and liabilities <sup>2</sup> (1381H)	Claims on the government sector		Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits <sup>3</sup> (1330H)	Net claims (1367H)				Gross claims (1382I)	Government deposits (1383I)	
2021: Aug .....	62 027	102 412	-11 371	7 009	-4 363	27 099	-63 121	43 011	-6 757	- 488	28 391
Sep .....	5 086	1 956	6 149	-9 161	-3 011	-16 537	22 678	24 521	6 999	-13 807	-27 183
Oct .....	-8 136	-33 704	31 201	-13 586	17 615	9 044	-1 091	2 500	16 235	-7 406	24 669
Nov .....	97 765	64 928	25 794	-4 420	21 375	57 200	-45 739	74 342	19 645	21 681	51 261
Dec .....	-25 651	-14 608	6 471	-41 624	-35 153	16 220	7 891	19 684	20 378	10 490	16 572
2022: Jan .....	- 234	-61 760	-47 157	79 641	32 484	15 342	13 700	17 098	-25 492	-34 042	13 454
Feb .....	2 075	-13 130	11 703	-14 236	-2 532	36 921	-19 184	33 535	28 414	-8 078	28 692
Mar .....	112 610	-53 534	23 560	23 219	46 778	51 438	67 927	71 269	39 688	12 921	45 610
Apr .....	-8 823	98 608	19 841	-67 521	-47 681	-1 070	-58 680	-21 923	5 859	48 799	15 455
May .....	16 500	-25 262	29 996	2 461	32 457	4 269	5 036	17 379	14 928	16 757	16 539
Jun .....	-26 475	17 937	9 608	-107 951	-98 342	68 740	-14 809	20 729	-5 822	24 611	56 555
Jul .....	116 365	-18 112	78 680	35 045	113 725	14 229	6 523	56 464	67 483	26 285	18 877
Aug .....	66 978	3 843	-3 997	50 530	46 533	61 351	-44 749	34 494	1 449	-25 452	60 049
Sep .....	33 522	26 597	7 968	-28 116	-20 148	57 821	-30 747	52 816	10 083	- 921	47 237
Oct .....	35 787	34 860	19 890	- 643	19 247	-6 209	-12 111	32 497	3 267	-7 308	2 979
Nov .....	61 103	-81 695	16 447	30 366	46 814	19 997	75 987	55 644	9 539	-37 458	18 723
Dec .....	-32 588	1 993	-1 651	-55 687	-57 338	-5 879	28 637	-7 307	13 914	30 985	-12 338

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

2 Prior to 2008/01 the data in this column do not agree with data calculable from the relevant columns in tables S-18 to S-21 due to the inclusion of foreign derivative positions in net other assets.

3 Increase -; decrease +.

## Banks and Mutual banks

### Mortgage loans

R millions

Period	New mortgage loans and re-advances granted during period								Mortgage loans paid out during the period (1478M)	Capital repayments on advances during period (1479M)	Total mortgage loans outstanding <sup>3</sup> (1480M)
	Gross amount <sup>1</sup>										
	Assets mortgaged				Total (1474M)	Purpose					
	Residential		Farms (1472M)	Commercial and other (1473M)		For construction of buildings <sup>2</sup> (1475M)	Existing buildings (1476M)	Vacant land (1477M)			
	Total (1470M)	Of which: Re-advances (1471M)									
2017 .....	215 590	9 294	3 501	137 994	357 085	38 116	313 633	5 335	264 074	209 222	1 340 821
2018 .....	219 781	8 695	4 319	129 548	353 648	36 026	310 568	7 055	256 493	192 331	1 404 685
2019 .....	242 072	9 447	2 754	120 459	365 286	29 735	328 714	6 837	265 712	178 752	1 491 926
2020 .....	320 821	6 422	1 328	103 152	425 300	30 035	390 079	5 187	268 278	191 106	1 563 241
2021 .....	403 428	9 780	1 958	104 786	510 172	33 205	469 871	7 097	343 386	251 425	1 651 541
2022 .....	391 270	10 111	1 613	95 622	488 506	33 490	449 609	5 407	343 512	231 301	1 763 518
2019: Nov .....	22 142	844	145	9 188	31 475	1 970	29 052	453	24 391	16 713	1 484 676
Dec .....	15 794	519	47	8 800	24 642	1 987	22 237	418	22 318	15 064	1 491 926
2020: Jan .....	20 429	491	77	6 541	27 047	1 583	25 136	328	16 527	12 850	1 495 552
Feb .....	25 273	659	237	9 999	35 508	2 954	32 128	426	22 231	10 837	1 506 887
Mar .....	24 568	595	78	10 143	34 789	3 098	31 480	211	30 870	22 901	1 514 762
Apr .....	8 852	248	35	5 841	14 728	946	13 455	328	6 869	9 915	1 511 709
May .....	12 698	256	8	4 605	17 311	1 272	15 939	100	7 206	11 405	1 507 504
Jun .....	24 006	398	129	9 889	34 024	2 817	30 516	691	18 138	11 623	1 514 012
Jul .....	35 305	534	157	7 458	42 921	2 737	39 774	410	23 629	16 878	1 520 740
Aug .....	33 792	526	194	8 644	42 631	2 770	39 304	557	23 918	17 392	1 527 257
Sep .....	36 344	600	119	8 398	44 861	2 684	41 431	746	29 160	22 261	1 534 147
Oct .....	37 354	747	132	8 551	46 038	2 996	42 477	565	29 105	20 805	1 542 430
Nov .....	34 778	667	79	10 783	45 641	2 632	42 490	519	27 871	19 350	1 550 923
Dec .....	27 422	701	81	12 298	39 801	3 545	35 948	307	32 752	14 889	1 563 241
2021: Jan .....	24 157	604	96	4 777	29 030	1 618	27 209	203	16 451	13 771	1 565 891
Feb .....	34 225	830	230	6 250	40 706	2 620	37 563	523	26 823	16 756	1 575 947
Mar .....	37 219	852	314	9 839	47 373	2 823	44 006	544	32 822	25 299	1 579 995
Apr .....	33 479	761	114	11 597	45 190	3 431	40 989	770	29 103	21 537	1 587 541
May .....	37 874	872	234	10 172	48 280	2 851	44 622	806	29 745	20 429	1 596 859
Jun .....	35 839	844	112	9 135	45 086	3 000	41 312	774	23 196	15 202	1 604 829
Jul .....	34 293	862	137	9 894	44 323	2 774	40 655	894	28 601	19 709	1 613 702
Aug .....	33 361	843	167	9 509	43 037	2 761	39 873	403	33 636	24 334	1 622 995
Sep .....	35 003	822	140	7 178	42 322	2 792	39 044	486	32 331	22 055	1 633 265
Oct .....	35 499	858	103	9 302	44 904	3 343	40 939	622	28 057	26 378	1 634 923
Nov .....	35 087	896	168	8 746	44 001	3 043	40 330	627	29 067	20 460	1 643 515
Dec .....	27 392	735	144	8 386	35 922	2 149	33 329	444	33 553	25 495	1 651 541
2022: Jan .....	26 817	730	80	4 785	31 683	2 053	29 424	205	16 261	14 895	1 652 889
Feb .....	37 067	861	67	6 841	43 975	2 511	40 929	535	26 302	14 995	1 664 183
Mar .....	38 759	841	229	8 717	47 705	3 332	43 914	459	31 751	24 283	1 671 636
Apr .....	31 563	727	152	7 548	39 262	3 325	35 576	361	24 860	19 331	1 677 146
May .....	36 389	942	206	9 050	45 645	3 068	42 190	387	27 354	16 448	1 688 033
Jun .....	33 718	854	158	6 793	40 670	3 021	37 195	454	30 706	19 772	1 698 952
Jul .....	34 345	893	171	7 827	42 342	2 962	38 918	462	29 315	21 287	1 706 960
Aug .....	35 463	1 024	132	10 596	46 191	3 369	42 377	446	31 066	15 698	1 722 309
Sep .....	33 333	920	126	8 531	41 990	2 794	38 598	598	30 637	20 204	1 732 714
Oct .....	30 786	842	64	7 986	38 836	1 973	36 312	551	27 017	18 234	1 741 472
Nov .....	32 614	854	140	7 418	40 172	2 614	37 110	448	34 734	21 057	1 755 136
Dec .....	20 414	622	89	9 531	30 034	2 470	27 065	499	33 509	25 098	1 763 518

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1 As from October 1988 only gross amounts are available due to a change in the banking regulations. "Gross amount" refers to mortgage loans granted before deducting the mortgage balances outstanding on the property purchased.

2 Building loans for the construction of buildings.

3 As at the end of the period.

Locational banking statistics<sup>1</sup>

## Assets

R millions

Outstanding balances as at quarter-end		2020		2021				2022			
		04	01	02	03	04	01	02	03	04	
<b>Total cross-border assets/claims<sup>2</sup></b>	<b>KBP1531A</b>	<b>953 218</b>	<b>939 571</b>	<b>916 647</b>	<b>956 814</b>	<b>915 618</b>	<b>883 816</b>	<b>965 573</b>	<b>934 949</b>	<b>864 945</b>	
Financial instruments											
Deposits and loans	KBP1538A	588 567	594 258	582 263	605 979	576 272	566 554	623 612	582 423	607 323	
Debt securities	KBP1539A	132 955	160 070	184 906	211 465	201 699	177 121	167 478	145 625	121 752	
Other claims	KBP1540A	231 696	185 244	149 478	139 369	137 647	140 142	174 484	206 902	135 870	
Bank type											
Domestic banks	KBP1555A	810 466	810 258	786 809	809 633	788 748	769 259	838 337	814 797	751 693	
Foreign branches	KBP1557A	142 471	128 906	129 313	146 797	126 438	113 982	126 080	119 385	112 526	
Foreign subsidiaries	KBP1559A	281	408	525	383	431	576	1 156	767	726	
Currency											
Foreign	KBP1531F	651 229	654 443	632 100	669 571	676 377	641 645	704 597	664 708	661 010	
US dollar	KBP1531U	502 969	505 628	484 004	522 407	525 337	501 604	559 300	512 626	526 905	
Euro	KBP1531E	56 279	51 650	48 773	42 463	49 082	41 739	50 487	51 115	44 865	
Yen	KBP1531Y	12 336	9 154	7 543	3 495	6 061	3 267	5 117	6 994	5 572	
British pound	KBP1531G	41 060	40 670	39 736	42 325	39 349	40 032	43 123	42 063	33 993	
Swiss franc	KBP1531C	807	668	1 680	640	716	832	631	1 068	527	
Other currencies	KBP1531O	37 777	46 674	50 364	58 241	55 832	54 171	45 939	50 842	49 149	
Domestic (Rand)	KBP1531R	301 989	285 128	284 547	287 243	239 241	242 171	260 976	270 242	203 935	
Counterparty Institutional sector											
Financial											
Banks	KBP1515A	601 136	595 719	559 816	575 937	556 512	549 929	613 750	569 049	563 851	
of which: Inter-office positions	KBP1517A	169 877	150 263	152 413	170 446	150 193	154 191	176 121	164 257	158 943	
Non-bank financial	KBP1525A	203 095	184 656	186 943	176 187	144 777	150 171	159 843	167 334	117 939	
Non-financial											
Non-financial institutions	KBP1519A	76 653	77 500	73 922	90 820	93 983	85 793	94 903	117 208	124 702	
General government	KBP1521A	64 218	73 768	89 358	108 020	114 515	92 608	92 125	75 918	53 124	
Households	KBP1523A	8 042	7 838	6 511	5 739	5 703	5 193	4 861	5 388	5 267	
Unallocated sector	KBP1527A	73	90	97	111	128	122	92	52	62	
Counterparty region											
Developed countries	KBP1532A	694 822	680 197	664 187	670 774	682 191	642 544	709 537	648 116	582 913	
Developing Europe	KBP1534A	207	417	525	280	73	49	33	53	44	
Developing Africa and Middle East	KBP1536A	118 753	114 862	105 826	123 892	121 751	132 377	137 222	173 377	163 691	
Developing Asia and Pacific	KBP1537A	14 177	14 741	15 375	27 928	28 980	21 206	22 950	20 745	25 128	
Developing Latin America and Caribbean	KBP1535A	2 894	3 165	3 279	3 048	2 671	5 003	4 795	6 330	3 333	
Offshore centres	KBP1533A	99 676	98 305	87 569	94 821	55 525	57 393	72 003	71 582	76 524	
Unallocated <sup>3</sup>	KBP1549A	22 688	27 885	39 887	36 070	24 426	25 243	19 033	14 746	13 312	
<b>Total domestic assets</b>	<b>KBP1550A</b>	<b>5 666 387</b>	<b>5 573 583</b>	<b>5 625 965</b>	<b>5 707 354</b>	<b>5 846 487</b>	<b>5 988 568</b>	<b>6 152 603</b>	<b>6 396 403</b>	<b>6 423 299</b>	
Foreign currency	KBP1530F	192 714	160 550	175 675	159 408	171 364	179 774	179 976	198 266	193 749	
Domestic currency	KBP1551A	5 473 673	5 413 033	5 450 290	5 547 946	5 675 123	5 808 794	5 972 627	6 198 137	6 229 551	
<b>Total assets<sup>4</sup></b>	<b>KBP1529A</b>	<b>6 619 605</b>	<b>6 513 154</b>	<b>6 542 612</b>	<b>6 664 168</b>	<b>6 762 105</b>	<b>6 872 385</b>	<b>7 118 177</b>	<b>7 331 352</b>	<b>7 288 244</b>	
Foreign currency	KBP1529F	843 943	814 993	807 774	828 979	847 741	821 419	884 573	862 973	854 759	
Domestic currency	KBP1529R	5 775 662	5 698 161	5 734 838	5 835 189	5 914 364	6 050 965	6 233 603	6 468 379	6 433 485	

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1 Locational Banking Statistics of banks registered under the Banks Act No. 94 of 1990, excluding mutual banks.

2 Total cross-border assets/claims include holdings of foreign financial assets, excluding domestic assets denominated in foreign currency and foreign non-financial assets, while credit impairments are not deducted.

3 Includes positions vis-à-vis multinational organisations established through formal political agreements or international treaties.

4 Total assets is the aggregate of total cross-border assets/claims and total domestic assets.

Locational banking statistics<sup>1</sup>

## Liabilities

R millions

2020	2021				2022				Outstanding balances as at quarter-end
04	01	02	03	04	01	02	03	04	
<b>628 604</b>	<b>569 968</b>	<b>534 363</b>	<b>554 852</b>	<b>548 367</b>	<b>577 956</b>	<b>674 846</b>	<b>730 764</b>	<b>674 456</b>	<b>KBP1543A..... Total cross-border liabilities<sup>2</sup></b>
									Financial instruments
327 460	326 191	301 487	330 706	326 515	335 738	403 538	421 571	436 275	KBP1563A ..... Deposits and loans
20 834	19 324	19 512	19 605	21 212	23 604	24 300	27 475	26 003	KBP1548A ..... Debt securities
280 310	224 453	213 363	204 541	200 640	218 614	247 007	281 719	212 178	KBP1564A ..... Other liabilities
									Bank type
453 693	407 730	381 772	396 228	391 178	418 546	489 142	548 416	480 547	KBP1556A ..... Domestic banks
174 104	161 285	151 228	157 115	154 219	156 494	181 912	178 340	190 007	KBP1558A ..... Foreign branches
807	953	1 362	1 509	2 970	2 917	3 792	4 008	3 903	KBP1560A ..... Foreign subsidiaries
									Currency
301 730	280 866	252 033	263 994	281 964	279 933	343 069	364 342	337 490	KBP1543F ..... Foreign
236 865	214 358	201 660	211 931	225 075	225 339	278 415	306 083	267 017	KBP1543U ..... US dollar
29 167	23 101	23 483	15 779	14 870	21 446	18 923	21 395	25 834	KBP1543E ..... Euro
674	491	344	634	3 247	287	1 356	566	4 471	KBP1543Y ..... Yen
14 990	24 678	12 375	15 926	21 749	15 009	16 086	16 181	18 625	KBP1543G ..... British pound
1 577	1 394	940	1 001	1 094	990	658	497	983	KBP1543C ..... Swiss franc
18 457	16 845	13 231	18 723	15 929	16 862	27 631	19 620	20 560	KBP1543O ..... Other currencies
326 873	289 102	282 330	290 858	266 403	298 023	331 776	366 423	336 967	KBP1543R ..... Domestic (Rand)
									Counterparty Institutional sector
									Financial
488 937	436 587	408 411	416 756	415 699	421 299	492 542	514 343	491 663	KBP1516A ..... Banks
									of which: Inter-office
238 149	219 992	210 959	223 950	216 370	212 680	255 097	247 468	257 030	KBP1518A ..... positions
92 621	83 967	74 591	88 752	82 854	104 369	108 163	138 840	115 798	KBP1526A ..... Non-bank financial
									Non-financial
24 577	27 457	29 858	28 008	26 864	27 240	43 304	50 173	41 728	KBP1520A ..... Non-financial institutions
2 982	2 669	2 392	1 690	2 787	5 207	10 950	7 121	4 082	KBP1522A ..... General government
19 439	19 242	19 065	19 601	20 117	19 798	19 840	20 239	21 136	KBP1524A ..... Households
46	45	44	45	45	43	47	49	49	KBP1528A ..... Unallocated sector
									Counterparty region
407 103	340 805	319 835	321 948	307 826	351 304	401 206	438 951	404 858	KBP1561A ..... Developed countries
323	345	287	339	298	353	384	380	460	KBP1562A ..... Developing Europe
									Developing Africa and
68 701	66 554	60 846	67 511	74 557	75 705	88 846	102 526	97 955	KBP1546A ..... Middle East
55 705	55 271	47 826	52 044	55 809	50 105	51 321	49 063	49 879	KBP1547A ..... Developing Asia and Pacific
									Developing Latin America
681	575	1 073	336	371	2 533	2 083	3 356	329	KBP1545A ..... and Caribbean
62 581	75 657	74 107	81 250	73 402	60 650	91 513	87 654	77 527	KBP1544A ..... Offshore centres
33 509	30 763	30 388	31 424	36 103	37 307	39 493	48 833	43 447	KBP1554A ..... Unallocated <sup>3</sup>
<b>6 112 507</b>	<b>6 059 321</b>	<b>6 121 029</b>	<b>6 222 867</b>	<b>6 332 033</b>	<b>6 409 131</b>	<b>6 555 058</b>	<b>6 713 606</b>	<b>6 728 036</b>	<b>KBP1552A..... Total domestic liabilities</b>
216 150	204 171	231 333	238 033	250 546	232 973	275 706	272 409	248 903	KBP1542F ..... Foreign currency
5 896 357	5 855 149	5 889 696	5 984 833	6 081 487	6 176 158	6 279 352	6 441 197	6 479 133	KBP1553A ..... Domestic currency
<b>6 741 111</b>	<b>6 629 289</b>	<b>6 655 392</b>	<b>6 777 719</b>	<b>6 880 400</b>	<b>6 987 087</b>	<b>7 229 904</b>	<b>7 444 370</b>	<b>7 402 492</b>	<b>KBP1541A..... Total liabilities<sup>4</sup></b>
517 910	485 038	483 366	502 028	532 510	512 906	618 775	636 751	586 394	KBP1541F ..... Foreign currency
6 223 201	6 144 251	6 172 025	6 275 691	6 347 890	6 474 181	6 611 128	6 807 620	6 816 098	KBP1541R ..... Domestic currency

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1 Locational Banking Statistics of banks registered under the Banks Act No. 94 of 1990, excluding mutual banks.

2 Total cross-border liabilities include foreign liabilities, excluding domestic liabilities denominated in foreign currency.

3 Includes positions vis-à-vis multinational organisations established through formal political agreements or international treaties.

4 Total liabilities is the aggregate of total cross-border liabilities and total domestic liabilities.

## Selected money-market and related indicators

R millions

Period	Average of daily values		Government deposits <sup>3</sup>		SARB liquidity operations				
	Liquidity position (shortage (+)/surplus (-)) <sup>1</sup>	Notes and coin in circulation <sup>2</sup>	Rand denominated	Foreign currency denominated	Foreign currency swaps <sup>4</sup>	Total reverse repurchase transactions <sup>5</sup>	Total SARB debentures <sup>6</sup>	CPD call deposits with SARB	Total
	(1390M)	(1392M)	(1016M)	(1017M)	(1459M)	(1442M)	(1455M)	(1067M)	(1449M)
2017 .....	56 113	130 564	69 768	110 751	-	-	-	10 341	10 341
2018 .....	56 005	138 913	75 382	124 984	-7 500	-	317	8 837	1 654
2019 .....	56 062	146 618	77 450	141 592	-10 000	-	-	2 325	-7 675
2020 .....	46 794	160 736	50 867	98 821	-13 000	-	365	37 275	24 640
2021 .....	32 920	164 043	49 820	90 322	-	-	1 808	56 046	57 854
2022 .....	-41 900	166 562	49 162	123 950	-	-	-	17 697	17 697
2019: Nov .....	56 349	150 546	77 426	153 954	-10 000	-	-	6 850	-3 150
Dec .....	55 819	161 828	77 450	141 592	-10 000	-	-	2 325	-7 675
2020: Jan .....	56 030	147 901	78 178	149 246	2 550	-	350	8 418	11 318
Feb .....	55 929	144 025	79 198	155 342	-	-	-7	9 553	9 560
Mar .....	57 156	145 381	76 600	148 173	-	-	-	17 205	17 205
Apr .....	57 265	146 636	77 351	146 694	-	-	3 476	27 890	31 366
May .....	67 684	158 263	77 082	136 464	-	-	7 059	27 979	35 038
Jun .....	67 677	163 115	77 145	123 690	-	-	5 596	28 411	34 007
Jul .....	44 368	168 371	51 047	191 626	-	-	6 359	19 629	25 988
Aug .....	43 327	172 646	50 357	150 234	-	500	5 185	24 591	30 276
Sep .....	35 069	171 836	50 396	133 766	-2 000	-	4 426	24 753	27 179
Oct .....	28 099	169 446	50 102	116 924	-	-	4 268	24 023	28 291
Nov .....	25 256	166 925	51 099	109 195	-2 000	-	2 802	32 662	33 464
Dec .....	23 670	174 288	50 867	98 821	-13 000	-	365	37 275	24 640
2021: Jan .....	24 281	163 904	50 970	99 628	-13 000	-	3 714	47 403	38 117
Feb .....	28 966	163 530	50 979	98 321	-3 462	-	5 010	48 248	49 796
Mar .....	31 915	162 502	48 602	93 261	-3 400	1 000	15 060	38 186	50 846
Apr .....	30 217	161 948	48 587	88 890	-9 906	-	14 713	57 786	62 593
May .....	30 479	159 130	48 532	84 686	-	-	8 909	58 635	67 544
Jun .....	40 334	159 380	48 892	99 251	-5 064	-	3 656	66 515	65 106
Jul .....	31 904	160 859	49 133	98 776	-2 064	-	7 266	60 785	65 987
Aug .....	34 043	163 316	49 107	96 683	-1 641	-	5 024	66 972	70 355
Sep .....	35 287	164 683	49 304	91 155	-	-	1 836	73 921	75 757
Oct .....	38 349	164 780	49 220	88 908	-	-	6 601	73 717	80 318
Nov .....	35 216	166 925	49 668	97 942	-	-	9 260	65 196	74 456
Dec .....	34 054	177 562	49 820	90 322	-	-	1 808	56 046	57 854
2022: Jan .....	33 851	166 558	49 189	86 693	-	-	1 615	79 111	80 726
Feb .....	38 081	163 588	48 907	84 821	-	-	3 320	77 546	80 866
Mar .....	39 946	165 418	47 846	85 118	-	-	3 805	64 247	68 052
Apr .....	41 392	166 582	47 749	137 979	-	-	2 555	87 064	89 619
May .....	36 523	165 067	47 943	119 796	-	-	1 100	71 837	72 937
Jun .....	27 499	164 862	47 771	122 555	-2 000	-	300	71 333	69 633
Jul .....	6 877	164 188	48 417	121 881	-	-	-	60 633	60 633
Aug .....	-28 602	165 774	48 338	124 177	-	-	-	28 584	28 584
Sep .....	-44 904	165 240	47 668	130 806	-	-	-	19 357	19 357
Oct .....	-45 469	166 321	48 211	130 358	-	-	-	24 987	24 987
Nov .....	-46 335	167 924	48 598	119 363	-	-	-	17 589	17 589
Dec .....	-44 192	177 216	49 162	123 950	-	-	-	17 697	17 697

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1 A new surplus based monetary policy implementation framework (MPIF) was phased in from 8 June 2022 to replace the classical cash reserve or shortage system. A negative amount represents a surplus position and a positive amount a shortage position. Due to the implementation of the new MPIF the annual average for 2022 only takes into account August 2022 to December.

2 Notes in circulation outside the South African Reserve Bank.

3 Values as at month-end. Exchequer Paymaster General, Stabilisation Accounts and other deposits at the South African Reserve Bank.

4 Outstanding amounts at month-end. A negative value represents an injection of liquidity. Money-market swaps with counter foreign-exchange deposits up to November 2003.

5 Total outstanding amounts on 7- and 14-day reverse repurchase transactions (first issued 5 March 2012), 28-day reverse repurchase transactions (first issued 26 April 1999), 56-day reverse repurchase transactions (first issued 24 March 2005) and 91-day reverse repurchase transactions (first issued 17 June 2002) at month-ends. With the implementation of the new monetary policy implementation framework, reverse repurchase transactions were phased out from 8 June 2022, but can be reintroduced when required.

6 Total outstanding amounts on 7- and 14-day SARB debentures (first issued 5 March 2012), 28-day SARB debentures (first issued 16 September 1998), 56-day SARB debentures (first issued 1 December 2004) and 91-day SARB debentures (first issued on 14 August 2002) at month-ends. With the implementation of the new monetary policy implementation framework, SARB debentures were phased out from 8 June 2022, but can be reintroduced when required.

## Liquidity management operations<sup>1</sup>

### Selected daily indicators

R millions

Date	Total daily liquidity of SA registered banks										
	Main refinancing auction <sup>2</sup> (1437D)	Reverse repurchase transactions <sup>4</sup> (1481D)	SAMOS account standing facilities <sup>3</sup>				Supplementary facilities <sup>8</sup> (1438D)	Cash reserve accounts <sup>9</sup>			Total surplus(+)/shortage(-) <sup>11</sup> (1440D)
			of which:		Repurchase transactions <sup>7</sup> (1482D)	Withdrawals (1456D)		Deposits (1457D)	Estimated refinancing impact <sup>10</sup> (1484D)		
			Amount on deposit within quota <sup>5</sup> (1425D)	Amount on deposit in excess of quota <sup>6</sup> (1424D)							
2023/01/12	3 500	48 672	45 185	3 272	-	-	-	-	1 818	43 354	
2023/01/13	3 500	50 686	47 148	2 365	-	-	-	2 000	2 000	47 186	
2023/01/14	3 500	49 403	-	-	-	-	-	-	-	45 903	
2023/01/16	3 500	51 213	48 765	2 205	-	-	-	-	-	47 713	
2023/01/17	3 500	52 158	49 953	616	-	-	-	-	-	48 658	
2023/01/18	3 300	57 272	53 880	1 559	-	-	-	-	-	53 972	
2023/01/19	3 300	56 936	55 739	1 014	-	-	-	-	-	53 636	
2023/01/20	3 300	58 542	56 391	650	-	-	-	590	-	55 832	
2023/01/21	3 300	59 153	-	-	-	-	885	-	-885	55 853	
2023/01/23	3 300	58 822	57 777	338	-	-	-	3 320	-	58 842	
2023/01/24	3 300	52 791	51 318	349	-	-	-	6 361	-3 439	59 291	
2023/01/25	3 400	47 123	44 556	1 883	-	-	2 281	-	-10 163	51 605	
2023/01/26	3 400	46 222	42 774	1 581	-	-	5 939	-	-8 185	45 068	
2023/01/27	3 400	36 202	32 724	1 813	-	-	-	3 300	-2 336	38 438	
2023/01/28	3 400	36 489	-	-	-	-	-	-	-5 871	38 960	
2023/01/30	3 400	48 243	45 859	1 382	-	-	-	-	-6 405	51 248	
2023/01/31	3 400	47 185	44 014	2 317	-	-	-	300	-6 710	50 795	
2023/02/01	3 300	40 414	39 181	3 476	-	-	-	5 385	-7 360	49 859	
2023/02/02	3 300	49 349	39 444	8 315	-	-	15 974	-	-13 416	43 491	
2023/02/03	3 300	39 498	32 214	5 821	-	-	-	3 250	2 700	36 748	
2023/02/04	3 300	39 490	-	-	-	-	-	-	-582	36 772	
2023/02/06	3 300	50 400	42 865	6 514	-	-	2 500	-	-660	45 260	
2023/02/07	3 300	48 180	42 599	3 753	-	-	-	1 779	1 971	44 688	
2023/02/08	3 375	52 277	49 707	1 090	-	-	2 500	-	208	46 194	
2023/02/09	3 375	50 407	45 837	3 134	-	-	2 792	-	2 933	41 307	
2023/02/10	3 375	53 749	51 559	1 075	-	-	-	6 000	6 245	50 129	
2023/02/11	3 375	53 743	-	-	-	-	-	-	270	50 098	
2023/02/13	3 375	53 185	51 259	623	-	-	-	-	337	49 473	
2023/02/14	3 375	57 073	54 685	1 014	-	-	-	-	386	53 312	
2023/02/15	3 375	62 564	54 217	6 597	-	3 500	-	1 215	450	63 454	
2023/02/16	3 375	61 218	58 287	1 550	-	-	1 300	-	-1 020	57 563	
2023/02/17	3 375	56 426	53 540	1 830	-	-	-	-	350	52 701	
2023/02/18	3 375	56 427	-	-	-	-	-	-	467	52 585	
2023/02/20	3 375	63 790	59 003	2 911	-	1 000	-	1 400	1 400	61 415	
2023/02/21	3 375	65 479	58 658	4 984	-	512	-	780	-	63 396	
2023/02/22	3 600	63 566	58 256	4 376	-	-	808	-	-808	59 966	
2023/02/23	3 600	59 561	56 947	1 117	-	-	-	-	-	55 961	
2023/02/24	3 600	49 000	45 410	1 617	-	-	-	-	-5	45 405	
2023/02/25	3 600	49 000	-	-	-	-	-	-	-	45 400	
2023/02/27	3 600	44 682	38 354	3 129	-	-	-	-	-	41 082	
2023/02/28	3 600	50 942	44 363	4 731	-	-	1 100	-	-	46 242	
2023/03/01	2 750	45 524	40 922	1 703	-	-	-	1 152	1 152	42 774	
2023/03/02	2 750	39 066	34 375	2 897	-	-	-	-	-	36 316	
2023/03/03	2 750	41 444	38 915	1 813	-	-	-	-	-	38 694	
2023/03/04	2 750	41 430	-	-	-	-	-	-	-	38 680	
2023/03/06	2 750	37 648	34 422	2 685	-	-	-	-	-	34 898	
2023/03/07	2 750	42 363	39 189	2 421	-	-	-	-	-	39 613	
2023/03/08	2 850	46 521	45 013	35	-	-	-	-	-	43 671	
2023/03/09	2 850	44 464	43 318	33	-	-	-	-	-	41 614	
2023/03/10	2 850	51 650	50 509	109	-	-	-	-	-	48 800	
2023/03/11	2 850	51 778	-	-	-	-	-	-	-	48 928	
2023/03/13	2 850	46 682	44 902	536	-	-	-	-	-	43 832	
2023/03/14	2 850	54 917	52 609	826	-	-	-	-	-	52 067	
2023/03/15	3 000	61 582	61 909	11	-	-	-	-	-	58 582	
2023/03/16	3 000	61 601	58 129	1 765	-	-	-	-	-	58 601	
2023/03/17	3 000	67 010	64 031	759	-	-	-	-	-	64 010	

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- 1 A new surplus based monetary policy implementation framework (MPIF) was phased in from 8 June 2022 to replace the classical cash reserve or shortage system.
- 2 Amount allotted through the SARB's main repurchase auction, held weekly on a Wednesday. From September 2016 to March 2020, the auction allotment was capped at R56 billion, in line with the money market target. The actual money market shortage subsequently declined to between R30 and R35 billion on average, but the amount on offer remained at R56 billion until June 2022. Under the new MPIF the weekly main refinancing auctions has become less important and auction offerings are capped at lower levels.
- 3 Represents the net position of the day's utilisation of SAMOS settlement accounts. Such facilities are provided at a spread to the repurchase rate. No penalty is imposed on balances deposited in SAMOS on Saturdays.
- 4 Represents the facility through which the SARB absorbs liquidity. Also includes amounts related to the regional cross-border real-time gross settlement (RTGS) system in the SADC region.
- 5 Funds placed by South African banks that are within quota and reimbursed at the repo rate. Quotas are determined by bank's relative sizes as well as the total amount of liquidity in the market as decided by the SARB.
- 6 Funds placed by South African banks in excess of the quota are reimbursed at a lower, punitive rate (repurchase rate less 100 basis points).
- 7 The lending facility through which funds are provided to banks at a higher, punitive rate (repo plus 100 basis points).
- 8 Supplementary facilities are offered at the discretion of the South African Reserve Bank at the prevailing repurchase rate. Positive amounts represent reverse repurchase transactions and negative amounts represent repurchase transactions.
- 9 Banks may access their cash reserve balances on a daily basis, subject to maintaining the average balance within the statutory limit over a period of 28 business days.
- 10 Expected in- or outflows if previous withdrawals or deposits were to be reversed to ensure compliance with the statutory cash reserve requirement.
- 11 The end of day liquidity position includes daily supplementary activities as well as net movement in the banks' cash reserve accounts. Surplus liquidity is represented by a positive amount and a shortage by a negative amount.

Weighted average<sup>1</sup> bank deposit rates<sup>2</sup>

Institutional sectors	Current account deposits	Call deposits	Notice deposits			Fixed deposits				Other deposits	Total deposits
			1 to 32 days	More than 32 days up to 91 days	More than 91 days up to 185 days	12-month fixed deposits	More than 1 year up to 3 years	More than 3 years up to 5 years	More than 5 years		
<b>All domestic sectors<sup>3</sup></b>	(1600M)	(1601M)	(1414M)	(1415M)	(1416M)	(1417M)	(2007M)	(2008M)	(2026M)	(1602M)	(1603M)
2021: Jul .....	1.52	3.40	3.50	3.79	4.53	4.43	6.35	7.03	8.04	4.09	3.69
Aug .....	1.50	3.40	3.49	3.78	4.44	4.39	6.35	6.95	7.97	4.08	3.67
Sep .....	1.50	3.43	3.54	3.80	4.46	4.33	6.21	6.86	7.86	4.09	3.66
Oct .....	1.46	3.43	3.49	3.81	4.57	4.48	6.31	6.97	7.83	4.11	3.70
Nov .....	1.55	3.58	3.72	3.97	4.65	4.53	6.31	6.84	7.78	4.17	3.77
Dec .....	1.61	3.65	3.78	3.98	4.78	4.63	6.45	6.96	7.93	4.29	3.87
2022: Jan .....	1.92	3.45	3.90	4.11	4.94	4.81	6.56	6.99	8.21	4.41	3.93
Feb .....	1.95	3.52	3.95	4.22	5.00	4.76	6.46	6.80	8.25	4.39	3.95
Mar .....	2.06	3.72	4.17	4.41	5.31	4.98	6.76	7.09	8.26	4.53	4.11
Apr .....	2.11	3.79	4.20	4.44	5.38	5.08	6.74	7.02	8.23	4.63	4.19
May .....	2.27	4.04	4.65	4.74	5.80	5.28	6.94	7.23	8.32	4.85	4.42
Jun .....	2.36	4.21	4.70	4.91	5.87	5.53	7.02	7.28	8.34	5.03	4.59
Jul .....	2.60	4.60	5.35	5.33	6.25	5.88	7.28	7.57	8.39	5.29	4.92
Aug .....	2.71	4.85	5.39	5.19	6.40	6.14	7.42	7.65	8.53	5.50	5.10
Sep .....	2.98	5.35	6.10	5.60	6.67	6.42	7.51	7.85	8.61	5.73	5.44
Oct .....	3.18	5.99	6.30	5.71	6.96	6.70	7.57	8.11	8.72	6.00	5.78
Nov .....	3.39	6.40	6.94	5.99	7.14	6.98	7.57	8.20	8.87	6.19	6.08
Dec .....	3.47	6.64	7.01	6.15	7.45	7.24	7.77	8.44	8.94	6.57	6.31
<b>Household sector<sup>4</sup></b>	(1604M)	(1605M)	(1606M)	(1607M)	(1608M)	(1609M)	(1610M)	(1611M)	(1612M)	(1613M)	(1614M)
2021: Jul .....	0.68	3.35	3.39	3.71	5.24	4.57	7.58	7.96	9.23	0.91	3.49
Aug .....	0.68	3.35	3.34	3.70	5.19	4.49	7.50	7.88	9.10	0.94	3.45
Sep .....	0.68	3.35	3.37	3.73	5.02	4.45	7.23	7.70	9.14	0.96	3.43
Oct .....	0.77	3.34	3.37	3.75	5.17	4.54	7.35	7.84	9.09	1.05	3.48
Nov .....	0.79	3.51	3.62	3.92	5.10	4.51	7.24	7.62	8.95	1.04	3.55
Dec .....	0.87	3.60	3.61	3.99	5.30	4.75	7.43	7.77	8.86	1.02	3.65
2022: Jan .....	0.91	2.97	3.73	4.08	5.37	4.90	7.36	7.78	8.92	1.07	3.58
Feb .....	0.98	3.02	3.75	4.13	5.12	4.86	7.10	7.35	8.89	1.09	3.54
Mar .....	1.02	3.20	3.99	4.34	5.64	5.08	7.50	7.78	8.87	1.15	3.75
Apr .....	1.21	3.30	4.02	4.32	5.66	5.14	7.42	7.66	8.85	1.17	3.83
May .....	1.28	3.51	4.48	4.82	6.07	5.36	7.54	7.85	8.84	0.97	4.08
Jun .....	1.55	3.71	4.50	4.53	6.10	5.43	7.46	7.77	8.83	1.22	4.18
Jul .....	1.66	3.96	5.17	5.04	6.55	5.74	7.62	7.98	8.82	1.36	4.51
Aug .....	1.92	4.24	5.19	4.71	6.72	5.90	7.68	8.06	8.86	1.37	4.71
Sep .....	2.09	4.70	5.93	5.25	6.63	6.10	7.65	8.03	8.88	1.55	5.03
Oct .....	2.35	5.94	6.21	5.24	6.99	6.46	7.66	8.30	8.94	1.45	5.61
Nov .....	2.60	6.33	6.87	5.62	7.03	6.69	7.52	8.27	9.00	1.53	5.90
Dec .....	2.59	6.76	6.92	5.76	7.32	7.03	7.71	8.52	9.07	1.64	6.21
<b>Corporate sector<sup>5</sup></b>	(1615M)	(1616M)	(1617M)	(1618M)	(1619M)	(1620M)	(1621M)	(1622M)	(1623M)	(1624M)	(1625M)
2021: Jul .....	1.84	3.43	3.65	3.90	4.21	4.32	4.87	5.80	7.16	4.79	3.81
Aug .....	1.82	3.44	3.72	3.90	4.15	4.32	4.91	5.66	7.05	4.76	3.81
Sep .....	1.82	3.48	3.75	3.86	4.19	4.25	4.95	5.71	6.70	4.80	3.80
Oct .....	1.74	3.50	3.64	3.87	4.27	4.44	5.02	5.73	6.69	4.78	3.84
Nov .....	1.84	3.63	3.88	4.01	4.41	4.54	5.22	5.70	6.75	4.86	3.91
Dec .....	1.89	3.68	4.01	3.96	4.51	4.54	5.22	5.79	7.21	4.99	4.01
2022: Jan .....	2.28	3.74	4.23	4.14	4.70	4.70	5.47	5.87	7.59	5.04	4.14
Feb .....	2.31	3.81	4.18	4.29	4.92	4.81	5.59	6.00	7.67	5.03	4.19
Mar .....	2.45	3.99	4.40	4.49	5.10	5.01	5.78	6.13	7.69	5.10	4.32
Apr .....	2.45	4.09	4.43	4.53	5.16	5.17	5.82	6.09	7.70	5.22	4.41
May .....	2.63	4.44	4.87	4.89	5.63	5.37	6.18	6.33	7.84	5.40	4.65
Jun .....	2.68	4.51	4.95	4.70	5.72	5.59	6.44	6.59	7.90	5.59	4.81
Jul .....	2.95	4.98	5.53	5.17	6.10	5.97	6.81	7.07	8.01	5.79	5.13
Aug .....	3.01	5.22	5.61	5.48	6.24	6.29	7.02	7.07	8.22	5.97	5.32
Sep .....	3.31	5.76	6.30	5.59	6.67	6.63	7.27	7.55	8.34	6.20	5.67
Oct .....	3.49	6.01	6.43	5.81	6.91	6.84	7.41	7.79	8.51	6.38	5.87
Nov .....	3.68	6.44	7.06	6.13	7.22	7.16	7.59	8.06	8.75	6.59	6.17
Dec .....	3.79	6.75	7.23	6.27	7.61	7.37	7.83	8.28	8.80	6.93	6.42

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1 Weighting based on the outstanding balances of each relevant category at month-end.

2 Includes existing and new deposits.

3 Excludes banks and the government sector.

4 Includes unincorporated business enterprises within households and non-profit institutions serving households.

5 Includes all public and private financial and non-financial institutions, excluding banks and the government sector.

Weighted average<sup>1</sup> bank lending rates<sup>2</sup>

Institutional sectors	Instalment sale credit		Leasing finance		Mortgage advances		Credit card debtors	Overdrafts	Other loans <sup>8</sup>	Total loans	Micro loans <sup>9</sup>
	Flexible rate <sup>6</sup>	Fixed rate <sup>7</sup>	Flexible rate <sup>6</sup>	Fixed rate <sup>7</sup>	Flexible rate <sup>6</sup>	Fixed rate <sup>7</sup>					
<b>All domestic sectors<sup>3</sup></b>	(1182M)	(1181M)	(1626M)	(1627M)	(1628M)	(1629M)	(1630M)	(1404M)	(1631M)	(1632M)	
2021: Jul .....	8.59	11.89	8.47	10.33	6.77	7.58	13.46	8.00	9.83	8.37	...
Aug .....	8.60	11.85	8.45	10.25	6.76	7.58	13.72	7.97	9.83	8.37	...
Sep .....	8.60	11.78	8.34	10.22	6.72	7.54	13.50	7.90	9.77	8.32	...
Oct .....	8.68	11.78	8.44	10.08	6.78	7.54	13.45	7.94	9.75	8.35	...
Nov .....	8.78	11.73	8.48	9.99	6.89	7.52	13.99	7.91	9.81	8.44	...
Dec .....	8.79	11.73	8.58	9.94	7.05	7.53	13.56	8.09	9.63	8.47	...
2022: Jan .....	8.86	11.69	8.74	9.93	7.11	7.65	13.96	8.40	9.73	8.59	...
Feb .....	8.82	11.63	8.73	9.93	7.13	7.74	14.13	8.29	9.73	8.59	...
Mar .....	9.10	11.71	8.89	9.87	7.42	7.78	13.75	8.75	9.66	8.75	...
Apr .....	9.06	11.66	8.77	9.87	7.50	7.82	14.06	8.71	9.73	8.81	...
May .....	9.40	11.70	9.37	9.87	7.82	7.84	14.20	9.05	9.80	9.04	...
Jun .....	9.36	11.64	9.23	9.90	7.94	7.92	14.39	8.90	9.96	9.12	...
Jul .....	9.83	11.68	9.87	9.91	8.45	8.16	14.88	9.25	10.13	9.50	...
Aug .....	9.87	11.73	9.91	9.97	8.68	8.17	15.40	9.44	10.22	9.66	...
Sep .....	10.24	11.64	10.23	9.84	9.12	8.51	15.68	9.96	10.42	10.01	...
Oct .....	10.34	11.77	10.46	10.02	9.45	8.68	15.84	10.33	10.53	10.24	...
Nov .....	10.74	11.76	10.77	10.03	9.84	8.89	16.64	10.55	10.79	10.58	...
Dec .....	10.82	11.87	11.05	10.04	10.21	9.08	16.56	11.00	11.05	10.86	...
<b>Household sector<sup>4</sup></b>	(1633M)	(1634M)	(1635M)	(1636M)	(1637M)	(1638M)	(1639M)	(1640M)	(1641M)	(1642M)	(1643M)
2021: Jul .....	9.18	11.88	8.81	12.52	6.84	8.65	13.64	11.47	17.78	9.59	25.91
Aug .....	9.18	11.84	8.83	12.45	6.83	8.57	13.93	11.69	17.68	9.59	25.85
Sep .....	9.15	11.77	8.75	12.48	6.78	8.53	13.73	11.14	17.62	9.50	25.77
Oct .....	9.21	11.76	8.91	12.44	6.85	8.50	13.68	11.33	17.58	9.53	25.66
Nov .....	9.31	11.70	8.91	12.40	6.96	8.53	14.23	10.95	17.57	9.63	25.56
Dec .....	9.25	11.71	8.99	12.38	7.14	8.51	13.77	11.74	17.24	9.65	25.52
2022: Jan .....	9.36	11.67	9.09	12.36	7.18	8.52	14.17	11.47	17.31	9.74	25.97
Feb .....	9.26	11.60	9.07	12.31	7.18	8.49	14.36	11.24	17.28	9.73	25.89
Mar .....	9.60	11.71	9.42	12.25	7.48	8.59	13.98	12.11	17.47	9.97	25.75
Apr .....	9.55	11.66	9.33	12.23	7.59	8.56	14.29	12.04	17.25	10.02	25.78
May .....	9.92	11.70	9.74	12.13	7.88	8.62	14.44	12.62	17.38	10.27	25.69
Jun .....	9.87	11.64	9.69	11.94	8.00	8.59	14.64	12.49	17.41	10.35	25.71
Jul .....	10.39	11.69	10.16	11.91	8.50	8.76	15.17	12.72	17.42	10.75	25.71
Aug .....	10.43	11.74	10.24	11.85	8.75	8.70	15.67	13.02	17.50	10.96	25.70
Sep .....	10.84	11.71	10.64	10.81	9.16	9.00	15.96	13.13	17.57	11.28	25.70
Oct .....	10.92	11.79	10.78	11.87	9.53	9.08	16.12	13.48	17.65	11.55	25.68
Nov .....	11.36	11.77	11.10	11.78	9.88	9.28	16.94	13.78	17.86	11.90	25.82
Dec .....	11.45	11.90	11.51	11.78	10.28	9.27	16.82	14.20	17.96	12.17	25.96
<b>Corporate sector<sup>5</sup></b>	(1644M)	(1645M)	(1646M)	(1647M)	(1648M)	(1649M)	(1650M)	(1651M)	(1652M)	(1653M)	
2021: Jul .....	7.58	11.87	8.42	9.95	6.57	7.42	7.79	7.46	5.85	6.64	...
Aug .....	7.61	11.84	8.40	9.86	6.56	7.43	7.65	7.40	5.88	6.64	...
Sep .....	7.64	11.83	8.28	9.85	6.54	7.40	7.25	7.39	5.85	6.62	...
Oct .....	7.68	11.83	8.39	9.72	6.57	7.40	7.20	7.41	5.80	6.62	...
Nov .....	7.80	11.79	8.43	9.64	6.72	7.36	7.54	7.46	5.93	6.72	...
Dec .....	7.86	11.73	8.53	9.60	6.78	7.39	7.40	7.57	5.97	6.75	...
2022: Jan .....	7.87	11.73	8.71	9.59	6.90	7.52	7.50	7.77	6.04	6.86	...
Feb .....	7.98	11.72	8.68	9.61	6.97	7.63	7.78	7.79	6.08	6.91	...
Mar .....	8.04	11.62	8.83	9.56	7.24	7.66	7.55	8.17	6.26	7.12	...
Apr .....	8.04	11.61	8.70	9.56	7.26	7.70	7.83	8.14	6.30	7.14	...
May .....	8.30	11.62	9.33	9.58	7.66	7.72	7.73	8.44	6.51	7.40	...
Jun .....	8.29	11.59	9.18	9.61	7.74	7.82	7.77	8.41	6.61	7.47	...
Jul .....	8.65	11.57	9.83	9.62	8.29	8.07	7.89	8.78	6.91	7.83	...
Aug .....	8.71	11.61	9.87	9.67	8.48	8.08	8.30	8.96	6.99	7.95	...
Sep .....	9.01	11.19	10.18	9.68	9.02	8.43	8.49	9.52	7.25	8.32	...
Oct .....	9.12	11.61	10.42	9.70	9.22	8.62	8.63	9.90	7.41	8.53	...
Nov .....	9.46	11.62	10.73	9.72	9.73	8.83	8.87	10.12	7.67	8.84	...
Dec .....	9.53	11.67	10.99	9.72	9.99	9.05	9.19	10.56	7.95	9.14	...

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

## Money-market and related interest rates

Date	Accommodation rates		Predominant prime lending rate		Date	Interbank rates			Negotiable certificates of deposit/ promissory notes <sup>5</sup>			
	Repurchase rate % (1401M) <sup>1</sup>	SAMOS penalty rate <sup>2</sup>	Date	Percentage (1403M) <sup>1</sup>		South African Benchmark Overnight Rate (Sabor) on deposits <sup>3</sup> %	Overnight foreign exchange rate <sup>4</sup> %	Rand overnight deposit rate % (1447W)	2 months	3 months	6 months	12 months
									(1409W)	(1411W)	(1412W)	(1413W)
2017/07/21	6.75	...	2017/07/21	10.25	2022/11/25	6.94	6.95	6.81	7.09	7.20	7.79	8.49
2018/03/29	6.50	...	2018/03/29	10.00	2022/12/02	6.96	7.07	6.82	7.11	7.22	7.91	8.70
2018/11/23	6.75	...	2018/11/23	10.25	2022/12/09	6.96	7.11	6.82	7.11	7.22	7.90	8.65
2019/07/19	6.50	...	2019/07/19	10.00	2022/12/16	6.95	7.08	6.82	7.15	7.26	7.95	8.66
2020/01/17	6.25	...	2020/01/17	9.75	2022/12/23	6.97	7.15	6.82	7.15	7.26	7.94	8.64
2020/03/20	5.25	...	2020/03/20	8.75	2022/12/30	6.96	7.20	6.83	7.15	7.26	7.94	8.68
2020/04/15	4.25	...	2020/04/15	7.75	2023/01/06	6.95	7.05	6.83	7.16	7.27	7.96	8.67
2020/05/22	3.75	...	2020/05/22	7.25	2023/01/13	6.95	7.15	6.83	7.18	7.31	7.91	8.48
2020/07/24	3.50	...	2020/07/24	7.00	2023/01/20	6.97	7.25	6.82	7.20	7.33	7.96	8.52
2021/11/19	3.75	...	2021/11/19	7.25	2023/01/27	7.23	7.67	7.06	7.38	7.47	7.97	8.51
2022/01/28	4.00	...	2022/01/28	7.50	2023/02/03	7.22	7.65	7.06	7.38	7.45	7.96	8.47
2022/03/25	4.25	...	2022/03/25	7.75	2023/02/10	7.22	8.00	7.06	7.38	7.45	7.99	8.59
2022/05/20	4.75	...	2022/05/20	8.25	2023/02/17	7.21	8.00	7.07	7.39	7.45	8.06	8.74
2022/07/22	5.50	...	2022/07/22	9.00	2023/02/24	7.19	7.31	7.07	7.40	7.45	8.09	8.82
2022/09/23	6.25	...	2022/09/23	9.75	2023/03/03	7.18	7.02	7.07	7.40	7.47	8.11	8.82
2022/11/25	7.00	...	2022/11/25	10.50	2023/03/10	7.21	7.60	7.07	7.41	7.49	8.15	8.87
2023/01/27	7.25	...	2023/01/27	10.75	2023/03/17	7.20	7.47	7.07	7.42	7.53	8.11	8.68

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Date	Jibar rates <sup>6</sup>			FRA rates <sup>7</sup>			SARB debenture rates <sup>8</sup>			Treasury bill rates		
	3-month JIBAR	6-month JIBAR	12-month JIBAR	3x6 FRA	6x9 FRA	9x12 FRA	7 day SARB debentures	14 day SARB debentures	28 day SARB debentures	91-day Treasury bills	182-day Treasury bills	273-day Treasury bills
	(1450W)	(1460W)	(1461W)	(1462W)	(1463W)	(1451W)	(1407W)	(1464W)	(1465W)	(1405W)	(1466W)	(1467W)
2022/11/25	7.20	7.78	8.45	7.64	7.81	7.81	-	-	-	6.64	7.58	7.70
2022/12/02	7.22	7.90	8.68	7.73	8.02	8.05	-	-	-	6.65	7.81	7.96
2022/12/09	7.22	7.89	8.66	7.72	7.93	7.93	-	-	-	6.63	7.83	7.95
2022/12/16	7.26	7.94	8.66	7.71	7.88	7.87	-	-	-	6.58	7.86	7.90
2022/12/23	7.26	7.93	8.64	7.71	7.86	7.86	-	-	-	6.56	7.88	7.87
2022/12/30	7.26	7.93	8.68	7.76	7.92	7.92	-	-	-	6.50	7.85	7.86
2023/01/06	7.27	7.96	8.68	7.74	7.77	7.70	-	-	-	6.48	7.77	7.85
2023/01/13	7.31	7.91	8.48	7.68	7.66	7.48	-	-	-	6.46	7.72	7.77
2023/01/20	7.33	7.96	8.52	7.68	7.68	7.51	-	-	-	6.45	7.66	7.66
2023/01/27	7.47	7.97	8.53	7.59	7.56	7.43	-	-	-	6.46	7.69	7.57
2023/02/03	7.45	7.95	8.47	7.58	7.58	7.46	-	-	-	6.58	7.58	7.50
2023/02/10	7.45	7.99	8.59	7.66	7.71	7.65	-	-	-	6.58	7.60	7.50
2023/02/17	7.45	8.03	8.70	7.73	7.91	7.92	-	-	-	6.58	7.63	7.55
2023/02/24	7.45	8.08	8.83	7.80	8.06	8.11	-	-	-	6.67	7.68	7.62
2023/03/03	7.47	8.12	8.83	7.92	8.03	8.04	-	-	-	6.98	7.72	7.63
2023/03/10	7.49	8.15	8.87	8.01	8.11	8.09	-	-	-	7.15	7.76	7.63
2023/03/17	7.53	8.11	8.69	7.68	7.68	7.62	-	-	-	7.20	7.71	7.55

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1 As at month-ends.

2 The SAMOS penalty rate was discontinued as from 30 August 2010.

3 The SAONIA rate (weighted average rate of unsecured interbank overnight transactions at market rates consistently worked back to September 2001) was discontinued and replaced with the South African Benchmark Overnight Rate (Sabor) on deposits as from 27 March 2007.

4 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.

5 As from 1 April 2004 the rate reflected related to negotiable certificates of deposits (instead of promissory notes).

6 The Johannesburg Interbank Average Rate (JIBAR) serves as benchmark for short-term money market interest rates. Prior to November 2012 known as the Johannesburg Interbank Agreed Rate.

7 Rates on 3x6, 6x9 and 9x12-month forward rate agreements indicate market expectations of rates on 3-month NCDs in 3, 6 and 9 months' time.

8 Average tender rates on South African Reserve Bank debentures are established at Wednesday auctions (see footnotes 5 and 6 on page S-28 for dates of inception). With the implementation of the new monetary policy implementation framework, SARB debentures were phased out from 8 June 2022, but can be reintroduced when required.

## Money and Banking

### Selected data

Period	Percentage changes <sup>1</sup>							Income velocity of circulation of money <sup>6</sup>			
	Monetary aggregates <sup>2</sup>				Credit <sup>3</sup>			V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extension (1368A)				
					Total loans and advances <sup>4</sup> (1369A)	Total claims <sup>5</sup> (1347A)					
2017 .....	6.43	5.85	7.87	6.42	5.17	6.71	8.49	6.29	3.13	1.93	1.57
2018 .....	3.09	4.53	3.17	5.56	5.25	5.15	5.60	6.37	3.15	1.91	1.55
2019 .....	2.92	3.22	4.81	6.15	5.52	6.05	5.51	6.37	3.13	1.91	1.52
2020 .....	18.97	19.29	15.00	9.43	1.23	3.56	3.83	5.56	2.72	1.68	1.38
2021 .....	5.67	5.79	5.11	5.69	4.45	2.36	4.24	5.63	2.76	1.77	1.47
2022 .....	2.60	4.37	6.56	8.66	9.22	7.73	9.54	5.72	2.78	1.78	1.46
2019: Nov .....	6.10	4.43	4.89	7.41	6.55	6.62	5.87	...	...	...	...
Dec .....	2.92	3.22	4.81	6.15	5.52	6.05	5.51	6.42	3.15	1.92	1.52
2020: Jan .....	6.57	6.18	6.55	7.12	4.79	5.10	4.45	...	...	...	...
Feb .....	7.81	6.54	7.36	7.79	4.72	5.26	4.31	...	...	...	...
Mar .....	9.79	15.24	10.97	9.51	5.33	7.75	7.86	6.31	3.11	1.90	1.51
Apr .....	13.93	16.22	12.63	10.48	4.18	7.11	7.33	...	...	...	...
May .....	13.29	16.37	13.39	10.60	3.27	6.26	6.99	...	...	...	...
Jun .....	12.99	15.07	14.15	11.07	2.44	5.64	7.01	4.88	2.34	1.45	1.19
Jul .....	15.21	14.51	12.99	10.56	2.39	5.14	3.65	...	...	...	...
Aug .....	18.65	17.90	15.67	10.83	1.88	3.87	2.96	...	...	...	...
Sep .....	17.21	15.58	13.54	9.45	0.58	3.12	4.46	5.44	2.67	1.66	1.36
Oct .....	20.84	18.24	15.71	9.80	0.99	3.24	4.75	...	...	...	...
Nov .....	17.09	20.00	14.78	8.15	1.05	3.38	3.80	...	...	...	...
Dec .....	18.97	19.29	15.00	9.43	1.23	3.56	3.83	5.61	2.75	1.73	1.45
2021: Jan .....	17.33	19.19	14.58	9.15	1.56	3.26	3.50	...	...	...	...
Feb .....	16.32	19.70	13.09	7.48	1.70	2.74	3.43	...	...	...	...
Mar .....	12.90	9.49	7.18	3.62	-0.84	-1.49	-1.32	5.62	2.74	1.74	1.46
Apr .....	10.36	6.21	4.41	2.02	-0.57	-1.66	-1.25	...	...	...	...
May .....	11.62	8.54	3.70	1.82	0.69	-0.31	-0.70	...	...	...	...
Jun .....	5.80	6.04	1.84	0.12	1.45	-0.43	-2.89	5.72	2.81	1.80	1.51
Jul .....	7.69	7.34	4.17	1.93	2.09	0.68	1.85	...	...	...	...
Aug .....	5.19	6.13	2.62	2.31	2.35	1.21	1.39	...	...	...	...
Sep .....	6.87	8.03	4.78	4.01	3.32	1.60	2.27	5.62	2.76	1.76	1.47
Oct .....	4.58	4.42	2.37	3.19	3.07	1.29	2.15	...	...	...	...
Nov .....	7.96	6.67	5.12	6.36	4.17	2.31	4.51	...	...	...	...
Dec .....	5.67	5.79	5.11	5.69	4.45	2.36	4.24	5.57	2.74	1.76	1.46
2022: Jan .....	6.65	6.38	5.19	5.65	4.81	3.00	5.33	...	...	...	...
Feb .....	8.00	4.49	5.04	6.43	4.46	3.48	6.36	...	...	...	...
Mar .....	8.55	6.84	6.91	8.42	6.09	5.85	9.08	5.59	2.76	1.76	1.46
Apr .....	5.42	6.33	6.18	7.49	6.81	5.87	6.43	...	...	...	...
May .....	5.61	6.59	6.78	7.24	6.85	5.34	6.13	...	...	...	...
Jun .....	7.81	7.02	7.27	8.33	8.29	7.55	8.66	5.69	2.79	1.79	1.48
Jul .....	6.60	8.48	6.78	8.13	8.25	7.06	8.08	...	...	...	...
Aug .....	3.82	6.60	7.05	8.12	9.46	7.86	9.96	...	...	...	...
Sep .....	5.73	6.12	7.56	8.78	10.46	9.74	11.31	5.81	2.81	1.80	1.48
Oct .....	4.23	8.08	8.67	9.82	9.82	9.34	10.93	...	...	...	...
Nov .....	1.57	5.49	6.84	8.76	9.22	8.30	10.48	...	...	...	...
Dec .....	2.60	4.37	6.56	8.66	9.22	7.73	9.54	5.76	2.76	1.75	1.43

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1 Measured over a 12-month period.

2 Based on the consolidated liabilities of the monetary sector (as defined in footnote 1 on pages S-18 and S-19).

3 Domestic credit extended by all monetary institutions.

4 Total of instalment sale credit, leasing finance, mortgage advances, and other loans and advances.

5 Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances, and other loans and advances.

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