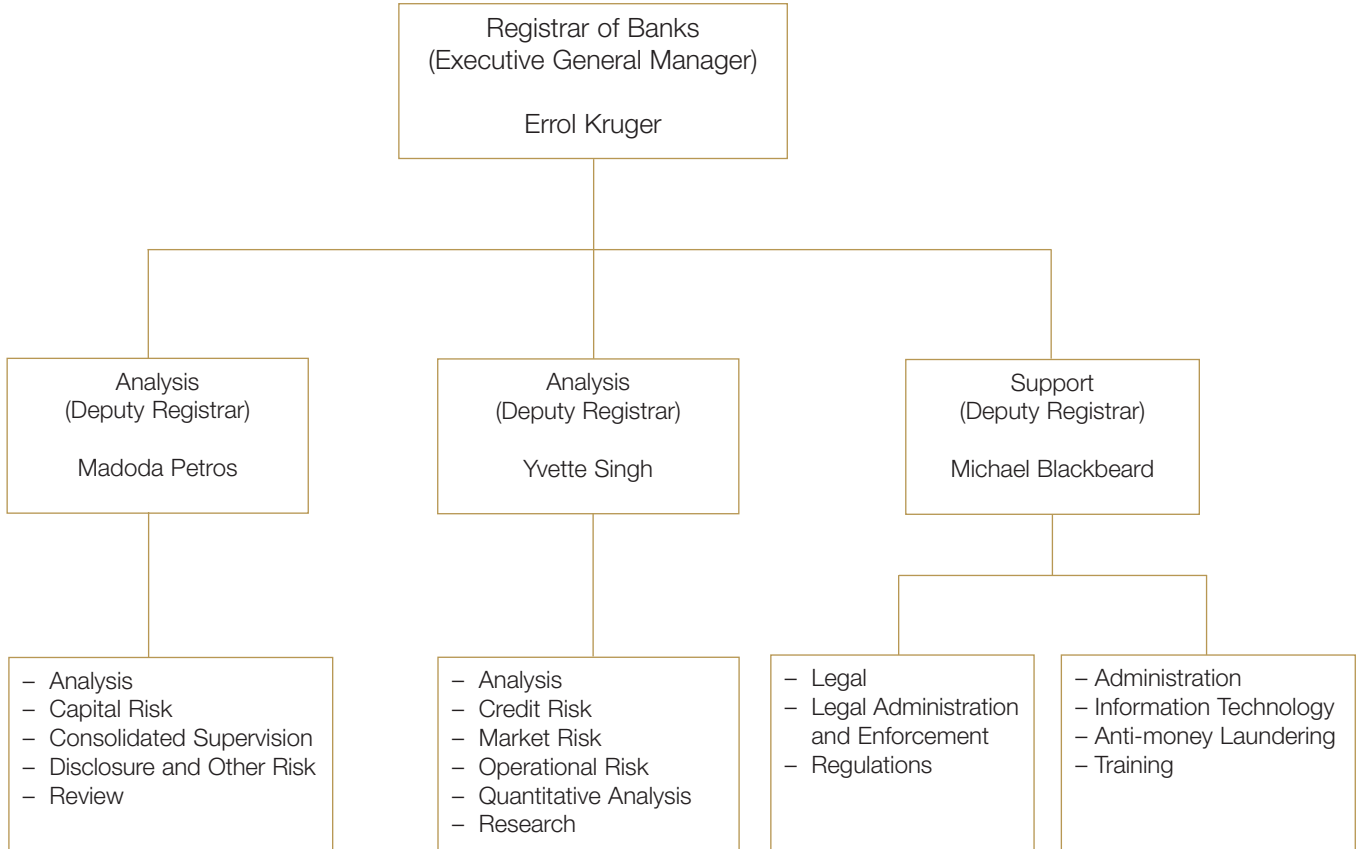

Appendices

Appendix 1

Organisational structure of the Bank Supervision Department



Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2007

Registered banks

Institution	Address	Total assets at 31 December		Annual growth Per cent
		2006 R million	2007 R million	
1 Absa Bank Limited	P O Box 7735, Johannesburg, 2000	446 402	579 199	29,75
2 African Bank Limited	Private Bag X170, Halfway House, 1685	8 353	11 762	40,81
3 Albaraka Bank Limited	P O Box 4395, Durban, 4000	1 441	1 681	16,61
4 Bidvest Bank Limited	P O Box 185, Johannesburg, 2000	561	767	36,78
5 Capitec Bank Limited	P O Box 12451, Die Boord, Stellenbosch, 7613	1 810	2 730	50,78
6 FirstRand Bank Limited	P O Box 786273, Sandton, 2146	388 171	492 760	26,94
7 Grindrod Bank Limited	P O Box 1, Durban, 4000	1 000	1 734	73,32
8 Habib Overseas Bank Limited	P O Box 62369, Marshalltown, 2107	485	538	11,06
9 HBZ Bank Limited	P O Box 1536, Wandsbeck, 3631	1 195	1 321	10,57
10 Imperial Bank Limited	P O Box 6093, Rivonia, 2128	30 862	37 534	21,62
11 Investec Bank Limited	P O Box 785700, Sandton, 2146	117 836	146 394	24,24
12 Mercantile Bank Limited	P O Box 782699, Sandton, 2146	4 497	4 751	5,64
13 Nedbank Limited	P O Box 1144, Johannesburg, 2000	379 331	436 698	15,12
14 Sasfin Bank Limited	P O Box 95104, Grant Park, 2051	1 158	1 568	35,38
15 TEBA Bank Limited	Private Bag X101, Sunninghill, 2157	2 349	2 579	9,79
16 The South African Bank of Athens Limited	P O Box 7781, Johannesburg, 2000	835	1 149	37,63
17 The Standard Bank of South Africa Limited	P O Box 7725, Johannesburg, 2000	530 761	659 110	24,18

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2007 (continued)

Bank (with effect from 1 July 1996) in terms of the Supervision of Financial Institutions Rationalisation Act, 1996 (Act No. 32 of 1996)

Institution	Address	Total assets at 31 December		Annual growth Per cent
		2006 R million	2007 R million	
1 MEEG Bank Limited	P O Box 429, East London, 5200	937	1 057	12,86

Registered mutual banks

Institution	Address	Total assets at 31 December		Annual growth Per cent
		2006 R million	2007 R million	
1 GBS Mutual Bank	P O Box 114, Grahamstown, 6140	571	651	14,01
2 VBS Mutual Bank	P O Box 3618, Makhado, 0920	228	234	2,63

Registered local branches of foreign banks

Institution	Address	Total assets at 31 December		Annual growth Per cent
		2006 R million	2007 R million	
1 ABN AMRO Bank NV	P O Box 78769, Sandton, 2146	16 009	21 951	37,12
2 Bank of Baroda	91/121 Cowey Road, Cowey Park, Berea, Durban, 4001	258	285	10,65
3 Bank of China Limited Johannesburg Branch (trading as Bank of China Johannesburg Branch)	P O Box 782616, Sandton, 2146	502	927	84,64
4 Bank of Taiwan South Africa Branch	P O Box 1999, Parklands, 2121	362	365	0,92
5 Calyon (trading as Calyon Corporate and Investment Bank)	P O Box 527, Melrose Arch, 2076	22 139	19 814	-10,51
6 China Construction Bank Corporation – Johannesburg Branch	Private Bag X10007, Sandton, 2146	1 453	2 644	81,96
7 Citibank NA	P O Box 1800, Saxonwold, 2132	36 241	34 141	-5,79
8 Commerzbank Aktiengesellschaft	P O Box 860, Parklands, 2121	6 369	10 145	59,28
9 Deutsche Bank AG	Private Bag X9933, Sandton, 2146	17 730	16 069	-9,37

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2007 (continued)

Registered local branches of foreign banks (continued)

10	JPMorgan Chase Bank, NA (Johannesburg Branch)	Private Bag X9936, Sandton, 2146	32 110	24 778	-22,84
11	Société Générale	P O Box 6872, Johannesburg, 2000	4 380	7 212	64,66
12	Standard Chartered Bank (Johannesburg Branch)	P O Box 782080, Sandton, 2146	4 040	7 723	91,18
13	State Bank of India	P O Box 2538, Saxonwold, 2132	592	1 470	148,40
14	The Hongkong and Shanghai Banking Corporation Limited	Private Bag X785434, Sandton, 2146	13 456	14 371	6,80

Banks in final liquidation

Institution	Liquidator	Date of order
1 Islamic Bank Limited	Mr A D Wilkins of Deloitte & Touche	13 January 1998
2 Regal Treasury Private Bank Limited	Mr T A P du Plessis of D&N Trust and Mr J Pema of Sekela Antrust (Pty) Limited	10 February 2004

Appendix 3

Name changes and cancellation of registration of banks and branches of foreign banks during the period 1 January 2007 to 31 December 2007

Name changes

Previous name	New name	Date of change
1 Rennies Bank Limited	Bidvest Bank Limited	1 August 2007

Appendix 4

Registered controlling companies as at 31 December 2007

Institution	Address
1 ABSA Group Limited	P O Box 7735, Johannesburg, 2000
2 African Bank Investments Limited	Private Bag X170, Halfway House, 1685
3 Bidvest Bank Holdings Limited	P O Box 185, Johannesburg, 2000
4 Capitec Bank Holdings Limited	P O Box 12451, Die Boord, Stellenbosch, 7613
5 FirstRand Bank Holdings Limited	P O Box 786273, Sandton, 2146
6 Grindrod Financial Holdings Limited	P O Box 1, Durban, 4000
7 Investec Limited	P O Box 785700, Sandton, 2146
8 Mercantile Bank Holdings Limited	P O Box 782699, Sandton, 2146
9 Nedbank Group Limited	P O Box 1144, Johannesburg, 2000
10 Sasfin Holdings Limited	P O Box 95104, Grant Park, 2051
11 Standard Bank Group Limited	P O Box 7725, Johannesburg, 2000
12 TEBA Bank Controlling Company Limited	Private Bag X101, Sunninghill, 2157

The following institutions are deemed to be controlling companies in terms of section 42 of the Banks Act, 1990:

1 Albaraka Banking Group (in respect of Albaraka Bank Limited)	P O Box 1882, Manama, Kingdom of Bahrain
2 National Bank of Greece (in respect of The South African Bank of Athens Limited)	86 Eolou Street, Athens TT 121, Greece
3 Pitcairn's Finance (in respect of Habib Bank Limited)	121, Avenue de la Faiencerie, L-1511 Luxemburg, RCS Luxemburg, B nr 33 – 106

Appendix 5

Foreign banks with approved local representative offices

Institution	Address
1 American Express Bank Limited	P O Box 651, Parklands, 2121
2 Banco BPI, SA	P O Box 303, Bruma, 2026
3 Banco Espirito Santo e Comercial de Lisboa	P O Box 749, Bruma, 2026
4 Banco Privado Português, SA	P O Box 78407, Sandton, 2146
5 Banco Santander Totta SA	P O Box 309, Bruma, 2026
6 Bank Leumi Le-Israel BM	Private Bag X41, Saxonwold, 2132
7 Bank of Cyprus Group	P O Box 652176, Benmore, 2010
8 Bank of India	P O Box 653589, Benmore, 2010
9 BNP Paribas Johannesburg	Postnet Suite 508, Private Bag X9, Benmore, 2010
10 Barclays Bank plc	P O Box 1542, Saxonwold, 2132
11 Barclays Private Clients International Limited	P O Box 1542, Saxonwold, 2132
12 Bayerische Hypo- und Vereinsbank AG	P O Box 1483, Parklands, 2121
13 Crédit Industriel et Commercial	302 Portofino, 30 9th Street, Killarney, 2193
14 Credit Suisse	Private Bag X9911, Sandton, 2146
15 Credit Suisse Securities (Europe) Limited	Private Bag X9911, Sandton, 2146
16 Dresdner Bank AG	P O Box 413355, Craighall, 2024
17 Dresdner Kleinwort Limited	P O Box 413355, Craighall, 2146
18 Export-Import Bank of India	P O Box 2018, Saxonwold, 2132
19 Fairbairn Private Bank (Isle of Man) Limited	P O Box 787549, Sandton, 2146
20 Fairbairn Private Bank (Jersey) Limited	P O Box 787549, Sandton, 2146
21 First Bank of Nigeria	P O Box 784796, Sandton, 2146
22 Fortis Bank (Nederland) NV	P O Box 652065, Benmore, 2010
23 Hellenic Bank Public Company Limited	P O Box 783392, Sandton, 2146
24 HSBC Bank International Limited	Private Bag X785434, Sandton, 2146
25 Icici Limited	P O Box 78261, Sandton, 2146
26 ING Bank (Switzerland) Limited	P O Box 650660, Benmore, 2010
27 LSCB IMEX Bank	P O Box 31262, Tokai, 7966
28 Lloyds TSB Offshore Limited	Private Bank X25, Northlands, 2116
29 Marfin Popular Bank	Suite 199, Private Bag X9916, Village Walk, Sandton, 2146
30 Millenium BCP	P O Box 273, Bruma, 2026
31 Natexis Southern Africa Representative Office	Postnet Suite 352, Private Bag X1, Melrose Arch, 2057
32 National Bank of Egypt	P O Box 55402, Northlands, 2116
33 Rothschild Bank International Limited	P O Box 411332, Craighall, 2024
34 Royal Bank of Canada Europe Limited	P O Box 784568, Sandton, 2146
35 Société Générale Representative Office for Southern Africa	P O Box 2805, Saxonwold, 2132
36 Sumitomo Mitsui Banking Corporation	Private Bag X134, Bryanston, 2021

Appendix 5

Foreign banks with approved local representative offices (continued)

Institution	Address
37 The Bank of New York, Johannesburg Representative Office	Postnet Suite 100, Private Bag X43, Sunninghill, 2157
38 The Bank of Tokyo-Mitsubishi, UFJ Limited	P O Box 78519, Sandton, 2146
39 The Representative Office for Southern and Eastern Africa of the Export-Import Bank of China	Postnet Suite 158, Private Bag X91, Benmore, 2010
40 The Royal Bank of Scotland	3 Merchant Place, 1 Fredman Drive, Sandton, 2146
41 UBS AG	P O Box 652863, Benmore, 2010
42 Union Bank of Nigeria plc	P O Box 653125, Benmore, 2010
43 Vnesheconombank	P O Box 413742, Craighall, 2024
44 Wachovia Bank, NA	P O Box 3091, Saxonwold, 2132
45 WestLB AG	P O Box 786126, Sandton, 2146
46 Zenith Bank plc	P O Box 782652, Sandton, 2146

Appendix 6

Trends in South African banks

The following tables have been selected for publication because they disclose the following:

- The most important industry trends.
- Industry statistics that facilitate banks' evaluation of their own positions.

Note: Certain of the comparative figures in respect of 2005 and 2006 may differ from those reported in the 2005 and 2006 Annual Reports since banks had submitted their amended returns after publication of these reports.

Table

1	Composition of balance sheet – liabilities.....	102
2	Composition of balance sheet – assets	103
3	Composition of selected liabilities	104
4	Composition of loans and advances to non-banks.....	105
5	Funding maturity structure.....	106
6	Analysis of capital and reserves.....	107
7	Risk profile of assets.....	108
8	Risk profile of off-balance-sheet items.....	109
9	Risk profile of loans and advances	110
10	Capital adequacy.....	112
11	Composition of income statement.....	113
12	Profitability: Operating ratios	114
13	Profitability ratios	115
14	Percentage composition of interest income	116
15	Percentage composition of interest expense	117
16	Calculation of liquid-asset requirement	118
17	Analysis of overdue accounts	119
18	Analysis of overdue accounts: Selected ratios.....	120
19	Large credit exposures	121
20	Profitability of assets.....	122
21	Open position in foreign currency	123

Table 1**Composition of balance sheet – liabilities**

	Interbank funding R million	Non-bank funding R million	Foreign funding R million	Loans received under repurchase agreements R million	Other liabilities R million	Acknow- ledgements of debt R million	Capital and reserves R million	Total liabilities R million
Average month-end balance for quarter								
2005:01	83 317	940 484	46 996	53 429	278 443	270	125 927	1 528 867
2005:02	80 915	980 976	49 743	54 801	251 400	255	126 294	1 544 385
2005:03	86 348	1 036 035	53 665	48 564	262 387	173	129 626	1 616 798
2005:04	82 634	1 077 432	55 737	57 010	248 957	597	132 685	1 655 052
2006:01	97 138	1 146 621	61 003	62 834	261 082	285	137 085	1 766 047
2006:02	103 974	1 213 106	72 988	63 437	278 756	108	148 428	1 880 796
2006:03	107 437	1 267 829	88 797	60 866	310 134	247	155 221	1 990 532
2006:04	112 594	1 337 173	89 613	62 545	298 636	573	161 363	2 062 497
2007:01	117 137	1 401 861	93 884	69 671	288 681	483	173 040	2 144 758
2007:02	130 404	1 477 982	100 591	58 538	296 631	355	180 614	2 245 115
2007:03	132 508	1 559 966	120 382	75 720	331 211	293	187 205	2 407 285
2007:04	135 535	1 628 022	123 752	84 359	356 738	306	196 166	2 524 879
Month-end balance for year								
Dec 2005	85 611	1 101 532	56 822	54 307	244 957	1 004	133 308	1 677 541
Dec 2006	113 665	1 353 166	89 542	61 543	291 899	294	165 143	2 075 252
Dec 2007	135 004	1 657 796	124 480	89 187	336 792	364	203 357	2 546 980
Average for 12 months								
2005	83 304	1 008 732	51 535	53 451	260 297	324	128 633	1 586 275
2006	105 286	1 241 182	78 100	62 421	287 152	303	150 524	1 924 968
2007	128 896	1 516 958	109 652	72 072	318 315	359	184 256	2 330 509
Annual growth								
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2005	17,7	21,1	24,2	4,8	-16,3	108,7	6,7	12,0
2006	32,8	22,8	57,6	13,3	19,2	-70,7	23,9	23,7
2007	18,8	22,5	39,0	44,9	15,4	23,8	23,1	22,7

Table 2

Composition of balance sheet – assets

	Money R million	Interbank advances R million	Non-bank advances R million	Loans granted under resale agreements R million	Investment portfolio R million	Non- financial assets R million	Clients' liabilities for acknow- ledgements of debt discounted R million	Other assets R million	Total assets R million
Average month-end balance for quarter									
2005:01	31 475	69 229	1 047 284	35 409	298 967	11 582	270	34 651	1 528 867
2005:02	33 010	62 112	1 095 289	38 529	272 285	11 948	255	30 956	1 544 385
2005:03	33 659	73 193	1 168 549	34 397	262 368	12 125	173	32 334	1 616 798
2005:04	37 350	68 066	1 217 221	38 306	247 043	13 262	571	33 233	1 655 052
2006:01	37 859	80 641	1 303 491	48 672	246 166	13 448	272	35 499	1 766 047
2006:02	37 200	92 573	1 390 506	59 793	252 855	13 535	108	34 225	1 880 796
2006:03	40 859	90 023	1 477 790	59 536	272 669	13 784	247	35 624	1 990 532
2006:04	45 046	98 201	1 545 119	60 190	265 181	14 231	573	33 956	2 062 497
2007:01	46 852	98 761	1 634 663	65 854	246 559	14 626	483	36 960	2 144 758
2007:02	47 933	99 933	1 725 209	55 345	256 757	14 934	355	44 649	2 245 115
2007:03	51 734	114 130	1 825 010	75 730	275 829	15 745	296	48 810	2 407 285
2007:04	54 991	122 140	1 876 605	83 082	319 472	16 702	315	51 571	2 524 879
Month-end balance for year									
Dec 2005	38 338	72 245	1 231 409	34 648	254 282	13 841	962	31 816	1 677 541
Dec 2006	47 163	91 021	1 575 347	55 581	261 110	14 652	294	30 083	2 075 252
Dec 2007	58 619	122 378	1 891 965	91 917	319 380	17 478	373	44 869	2 546 980
Average for 12 months									
2005	33 874	68 150	1 132 086	36 660	270 166	12 229	318	32 794	1 586 275
2006	40 241	90 359	1 429 227	57 048	259 218	13 750	300	34 826	1 924 968
2007	50 378	108 741	1 765 372	70 003	274 654	15 502	362	45 497	2 330 509
Annual growth									
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2005	18,6	31,9	21,4	19,2	-23,2	18,9	99,8	27,2	12,0
2006	23,0	26,0	27,9	60,4	2,7	5,9	-69,4	-5,4	23,7
2007	24,3	34,5	20,1	65,4	22,3	19,3	27,0	49,2	22,7

Table 3

Composition of selected liabilities

	Deposits				Loans under repurchase agreements				Foreign funding			
	Demand R million	Savings R million	Fixed and notice R million	Negotiable certificates of deposit R million	Total R million	SARB and Corporation for Public Deposits R million	Banks R million	Non-banks R million	Total R million	Banks R million	Non-banks R million	Total R million
Average month-end balance for quarter												
2005:01	431 912	50 518	333 830	124 224	940 484	13 934	27 079	12 416	53 429	24 955	22 040	46 996
2005:02	443 557	51 933	355 450	130 035	980 976	14 118	26 987	13 697	54 801	26 530	23 213	49 743
2005:03	475 021	53 934	364 538	142 541	1 036 035	14 085	19 790	14 688	48 564	27 415	26 250	53 665
2005:04	499 587	57 070	371 517	149 258	1 077 432	12 225	24 996	19 789	57 010	26 917	28 820	55 737
2006:01	515 360	60 958	399 842	170 461	1 146 621	12 869	29 103	20 863	62 834	34 662	26 341	61 003
2006:02	536 170	65 329	427 864	183 742	1 213 106	13 162	30 161	20 115	63 437	46 837	26 151	72 988
2006:03	583 196	69 396	441 686	173 550	1 267 829	12 939	29 179	18 749	60 866	60 739	28 059	88 797
2006:04	610 710	72 332	455 279	198 852	1 337 173	12 768	25 831	23 946	62 545	58 255	31 358	89 613
2007:01	626 134	73 374	467 299	235 055	1 401 861	14 128	30 629	24 914	69 671	60 440	33 444	93 884
2007:02	636 405	78 708	491 797	271 073	1 477 982	13 302	21 887	23 349	58 538	65 264	35 327	100 591
2007:03	669 670	83 651	510 659	295 985	1 559 966	12 644	41 719	21 357	75 720	84 143	36 239	120 382
2007:04	702 050	88 566	534 436	302 969	1 628 022	13 442	45 322	25 595	84 359	84 051	39 701	123 752
Month-end balance for year												
Dec 2005	511 728	57 870	380 353	151 581	1 101 532	11 909	23 465	18 934	54 307	27 100	29 722	56 822
Dec 2006	624 409	72 799	451 696	204 262	1 353 166	12 484	24 208	24 851	61 543	57 102	32 441	89 542
Dec 20 07	730 426	90 226	542 459	294 685	1 657 796	11 964	51 551	25 672	89 187	80 255	44 225	124 480
Average for 12 months												
2005	462 519	53 364	356 334	136 515	1 008 732	13 591	24 713	15 148	53 451	26 454	25 081	51 535
2006	561 359	67 004	431 168	181 651	1 241 182	12 934	28 569	20 918	62 421	50 123	27 977	78 100
2007	658 565	81 075	501 048	276 271	1 516 958	13 379	34 889	23 804	72 072	73 475	36 178	109 652
Annual growth	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2005	19,4	13,3	18,8	38,0	21,1	-11,4	-3,4	34,5	4,8	31,4	18,2	24,2
2006	22,0	25,8	18,8	34,8	22,8	4,8	3,2	31,3	13,3	110,7	9,1	57,6
2007	17,0	23,9	20,1	44,3	22,5	-4,2	112,9	3,3	44,9	40,5	36,3	39,0

Table 4

Composition of loans and advances to non-banks

	Negotiable certificates of deposit R million	Instalment debtors R million	Mortgage loans R million	Credit cards R million	Acknow- ledgements of debt R million	Redeem- able preference shares R million	Overdrafts and loans R million	Foreign- currency loans and advances R million	Less: specific provisions R million	Total R million
Average month-end balance for quarter										
2005:01	21 123	156 678	417 061	23 531	24 319	15 396	287 312	118 521	16 656	1 047 284
2005:02	22 564	164 133	443 934	25 427	25 135	17 817	290 663	123 323	17 707	1 095 289
2005:03	24 793	171 876	477 237	27 289	24 924	18 275	287 709	153 143	16 698	1 168 549
2005:04	22 477	179 251	509 984	29 969	26 370	17 767	295 616	151 556	15 770	1 217 221
2006:01	26 187	187 356	542 653	32 950	28 562	19 149	322 426	159 768	15 561	1 303 491
2006:02	25 746	195 170	580 218	35 523	30 237	22 209	321 921	195 112	15 630	1 390 506
2006:03	21 302	201 932	623 438	38 230	34 522	23 980	343 556	206 233	15 402	1 477 790
2006:04	23 938	204 773	667 485	42 236	32 635	23 666	373 905	191 060	14 578	1 545 119
2007:01	27 327	214 416	703 659	47 037	37 609	24 768	405 905	187 913	13 971	1 634 663
2007:02	28 389	218 764	741 741	51 010	42 717	26 501	429 647	200 874	14 435	1 725 209
2007:03	28 036	224 182	790 506	53 584	46 076	27 717	448 263	222 199	15 553	1 825 010
2007:04	30 756	231 322	835 886	54 919	47 557	28 194	473 295	191 989	17 314	1 876 605
Month-end balance for year										
Dec 2005	21 225	182 165	522 416	31 207	27 461	18 258	298 509	145 497	15 331	1 231 409
Dec 2006	24 382	207 401	680 892	43 944	34 087	23 311	383 492	191 679	13 840	1 575 347
Dec 2007	26 970	234 192	849 046	55 135	47 196	28 489	478 526	190 352	17 941	1 891 965
Average for 12 months										
2005	22 740	167 985	462 054	26 554	25 187	17 314	290 325	136 636	16 708	1 132 086
2006	24 293	197 308	603 448	37 235	31 489	22 251	340 452	188 043	15 293	1 429 227
2007	28 627	222 171	767 948	51 638	43 490	26 795	439 278	200 744	15 318	1 765 372
Annual growth										
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2005	27,0	19,5	28,6	47,4	22,1	16,2	7,0	24,7	-5,2	21,4
2006	14,9	13,9	30,3	40,8	24,1	27,7	28,5	31,7	-9,7	27,9
2007	10,6	12,9	24,7	25,5	38,5	22,2	24,8	-0,7	29,6	20,1

Table 5

Funding maturity structure

	Short term Per cent	Medium term Per cent	Long term Per cent
Average month-end ratio for quarter			
2005:01	64,7	21,7	13,6
2005:02	63,9	21,4	14,6
2005:03	64,0	20,7	15,3
2005:04	64,3	20,5	15,2
2006:01	63,5	20,4	16,1
2006:02	62,9	19,8	17,3
2006:03	65,7	17,2	17,1
2006:04	64,6	18,1	17,3
2007:01	63,8	17,5	18,8
2007:02	61,5	19,0	19,5
2007:03	62,3	19,0	18,7
2007:04	62,3	18,7	19,0
Month-end ratio for year			
Dec 2005	64,6	20,6	14,8
Dec 2006	65,6	17,4	17,0
Dec 2007	64,9	16,5	18,6
Average for 12 months			
2005	64,2	21,1	14,7
2006	64,2	18,8	17,0
2007	62,4	18,6	19,0

Table 6

Analysis of capital and reserves

	Primary capital and reserves R million	Secondary capital and reserves R million	Tertiary capital and reserves R million	Total capital and reserves R million	Less: impairments R million	Net qualifying capital and reserves R million	As a percentage of total risk exposure		
							Primary capital and reserves Per cent	Impairments Per cent	Secondary capital and reserves Per cent
Average month-end balance for quarter									
2005:01	90 371	33 687	1 891	125 948	7 266	118 682	11,1	0,9	4,1
2005:02	93 087	34 869	1 602	129 558	7 542	122 017	11,0	0,9	4,1
2005:03	94 506	35 490	1 499	131 495	9 192	122 302	10,6	1,0	4,0
2005:04	99 242	36 028	1 437	136 707	8 661	128 045	10,6	0,9	3,9
2006:01	103 961	35 553	1 234	140 747	6 470	134 277	10,6	0,7	3,6
2006:02	105 890	42 812	1 413	150 115	6 621	143 493	10,3	0,6	4,1
2006:03	108 011	45 133	1 506	154 650	8 596	146 054	9,7	0,8	4,1
2006:04	117 519	44 654	1 381	163 555	9 216	154 339	10,0	0,8	3,8
2007:01	121 863	47 345	1 035	170 243	10 010	160 233	9,8	0,8	3,8
2007:02	129 110	50 382	1 156	180 647	10 406	170 241	9,8	0,8	3,8
2007:03	136 132	52 193	1 211	189 536	9 891	179 645	9,9	0,7	3,8
2007:04	145 040	54 671	2 009	201 720	9 577	192 143	10,0	0,7	3,8
Average for 12 months									
2005	9 301	35 018	1 607	130 927	8 166	122 761	10,8	0,9	4,0
2006	108 845	42 038	1 384	152 267	7 726	144 541	10,2	0,7	3,9
2007	133 036	51 148	1 353	185 536	9 971	175 565	9,9	0,8	3,8
Annual growth	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent			
2005	9,8	1,4	-21,9	7,0	-8,5	8,0			
2006	18,5	28,9	-7,3	20,9	36,3	20,0			
2007	25,8	25,3	49,5	25,9	-2,0	27,6			

Table 7

Risk profile of assets

	Risk category							Total R million	Risk-weighted assets R million	Risk-weighted assets as a percentage of total average assets Per cent
	0 per cent R million	10 per cent R million	20 per cent R million	50 per cent R million	100 per cent R million	150 per cent R million	Impair- ments R million			
Average month-end balance for quarter										
2005:01	247 037	9 782	101 323	292 385	621 312	93	3 532	1 275 464	824 207	64,6
2005:02	241 379	8 472	102 953	307 861	648 896	0	4 294	1 313 855	867 203	66,0
2005:03	254 692	8 193	120 576	331 319	666 436	3	5 120	1 386 339	908 237	65,5
2005:04	251 372	9 705	133 066	351 122	704 550	30	4 969	1 454 814	957 429	65,8
2006:01	277,003	10,421	134 699	377 215	743 688	61	3 755	1 546 843	997 919	64,5
2006:02	302,157	8,625	158 082	407 864	774 573	72	3 914	1 655 287	1 050 234	63,4
2006:03	323,284	9,023	168 068	435 672	818 023	133	5 601	1 759 803	1 126 578	64,0
2006:04	312,865	10,596	163 323	466 931	876 691	162	6 568	1 837 135	1 209 801	65,9
2007:01	318 507	10 244	157 644	493 587	933 069	208	6 901	1 920 160	1 281 733	66,8
2007:02	327 553	9 024	170 522	514 425	986 765	291	6 853	2 015 433	1 347 948	66,9
2007:03	348 488	9 152	182 503	544 361	1 041 426	254	6 288	2 132 471	1 414 284	66,3
2007:04	361 705	9 919	176 851	573 515	1 101 943	198	6 051	2 230 180	1 485 869	66,6
Month-end balance for year										
Dec 2005	260 898	9 470	125 490	360 454	718 413	60	4 357	1 479 142	968 344	65,5
Dec 2006	305 362	10 699	159 658	477 629	896 690	187	6 993	1 857 216	1 238 712	66,7
Dec 2007	374 982	10 037	174 591	581 048	1 115 958	170	6 301	2 263 086	1 505 671	66,5
Average for 12 months										
2005	248 620	9 038	114 480	320 672	660 299	31	4 479	1 357 618	889 269	65,5
2006	303 827	9 666	156 043	421 920	803 244	107	4 959	1 699 767	1 096 133	64,5
2007	339 063	9 585	171 880	531 472	1 015 801	238	6 523	2 074 561	1 382 458	66,7
Annual growth										
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2005	7,6	14,1	31,6	26,1	17,9	-100,0	-0,1	18,8	18,7	
2006	17,0	13,0	27,2	32,5	24,8	210,6	60,5	25,6	27,9	
2007	22,8	-6,2	9,4	21,7	24,5	-9,1	-9,9	21,9	21,6	

Table 8

Risk profile of off-balance-sheet items

	Risk category								Total** R million	Risk-weighted off-balance-sheet items R million	Risk-weighted items as a percentage of total average off-balance-sheet items Per cent
	0* per cent R million	5 per cent R million	10 per cent R million	20 per cent R million	50 per cent R million	100 per cent R million	150 per cent R million	Impairments R million			
Average month-end balance for quarter											
2005:01	49 762	248	9 290	8 929	57 259	13 739	16	547	2 082 625	50 590	2,4
2005:02	54 155	401	10 106	11 982	61 245	10 708	0	750	2 113 880	52 254	2,5
2005:03	61 431	479	14 655	12 878	68 064	11 202	0	683	2 459 051	56 133	2,3
2005:04	72 930	321	17 188	11 294	71 277	11 975	0	590	2,689,922	57 504	2,1
2006:01	93 902	464	22 660	11 958	67 525	10 892	0	587	3 164 255	55 207	1,7
2006:02	112 718	218	23 295	11 656	74 275	11 956	0	627	3 203 997	60 034	1,9
2006:03	129 927	333	19 226	14 654	80 890	15 854	0	614	3 277 613	67 309	2,1
2006:04	134 045	279	21 764	16 884	85 098	11 854	0	620	3 653 110	66 172	1,8
2007:01	135 960	175	17 465	15 417	90 259	12 016	0	540	4 079 274	67 381	1,7
2007:02	139 786	267	14 549	16 330	96 060	11 884	0	409	4 255 663	68 745	1,6
2007:03	153 144	313	19 075	16 710	103 885	14 630	0	164	4 244 586	73 474	1,7
2007:04	153 420	640	20 325	17 275	111 030	15 514	0	164	4 486 277	78 183	1,7
Month-end balance for year											
Dec 2005	75 595	279	19 806	11 706	70 699	11 865	0	583	2 849 462	57 380	2,0
Dec 2006	135 636	207	22 415	17 759	84 062	12 425	0	620	3 814 331	66 460	1,7
Dec 2007	144 038	299	20 245	18 975	116 192	16 932	0	164	4 334 164	82 497	1,9
Average for 12 months											
2005	59 570	362	12 810	11 271	64 461	11 906	4	642	2 336 370	54 120	2,3
2006	117 648	323	21 736	13 788	76 947	12 639	0	612	3 324 744	62 181	1,9
2007	145 578	349	17 854	16 433	100 308	13 511	0	319	4 266 450	71 946	1,7
Annual growth											
2005	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2005	70,1	64,9	134,1	12,3	24,6	8,8	-100,0	56,3	42,0	24,9	
2006	79,4	-25,8	13,2	51,7	18,9	4,7	-100,0	6,3	33,9	15,8	
2007	6,2	44,6	-9,7	6,8	38,2	36,3	-100,0	-73,6	13,6	24,1	

* 0 per cent risk category = total off-balance-sheet activities *minus* central securities depository participation

** Total includes central securities depository participation

Table 9(a)

Risk profile of loans and advances

	0 per cent R million	10 per cent R million	20 per cent R million	50 per cent R million	100 per cent R million	150 per cent R million	1 000 per cent R million	Total R million	Risk- weighted loans and advances R million	Risk-weighted loans and advances as a percentage of total loans and advances Per cent
Month-end balance for year 2005										
Intragroup bank advances	28 784	0	0	0	1 674	0	0	30 458	1 674	5,5
Interbank advances	3	0	35 499	0	0	0	1	35 504	7 113	20,0
Negotiable certificates of deposit	0	0	18 702	0	204	0	0	18 906	3 945	20,9
Instalment debtors	13	1 059	9	0	177 803	0	0	178 884	177 911	99,5
Mortgage loans	2	0	0	357 800	160 636	0	0	518 438	339 536	65,5
Credit card debtors	0	0	0	0	30 634	0	0	30 634	30 634	100,0
Acknowledgements of debt discounted	20 106	38	822	385	4 549	61	16	25 976	5 157	19,9
Redeemable preference shares	0	0	1 277	0	16 516	0	54	17 847	17 311	97,0
Overdrafts and loans	8 455	4 752	404	0	274 163	0	1 802	289 576	292 739	101,1
Foreign-currency loans and advances	71 700	74	59 092	0	9 925	0	519	141 311	26 945	19,1
Loans granted under resale agreements	1 608	1 883	5 800	0	6 603	0	0	15 893	7 951	50,0
– SARB and Corporation for Public Deposits	51	0	0	0	0	0	0	51	0	0,0
– Banks	1 199	0	5 800	0	0	0	0	6 998	1 160	16,6
– Non-banks	358	1 883	0	0	6 603	0	0	8 844	6 791	76,8
Total loans and advances	130 670	7 805	121 605	358 186	682 706	61	2 392	1 303 426	910 915	69,9
Less: specific provisions	7	166	0	0	15 086	0	0	15 259	15 102	99,0

Table 9(b)

Risk profile of loans and advances

	0 per cent R million	10 per cent R million	20 per cent R million	50 per cent R million	100 per cent R million	150 per cent R million	1 000 per cent R million	Total R million	Risk- weighted loans and advances R million	Risk-weighted loans and advances as a percentage of total loans and advances Per cent
Month-end balance for year 2006										
Intragroup bank advances	41 575	0	0	0	2 023	0	0	43 608	2 123	4,9
Interbank advances	194	0	43 730	0	0	0	1	43 924	8 746	19,9
Negotiable certificates of deposit	0	0	22 763	0	0	0	0	22 763	4 553	20,0
Instalment debtors	2	57	1	0	203 574	0	0	203 635	203 580	100,0
Mortgage loans	0	0	0	472 928	202 252	0	0	675 181	438 717	65,0
Credit card debtors	0	0	0	0	42 429	0	0	42 429	42 429	100,0
Acknowledgements of debt discounted	26 967	64	783	520	4 079	187	171	32 771	6 493	19,8
Redeemable preference shares	0	0	1 277	0	22 724	0	12	24 013	23 104	96,2
Overdrafts and loans	9 029	6 737	504	0	349 565	0	2 892	368 727	379 256	102,9
Foreign-currency loans and advances	90 259	81	74 026	0	14 079	0	1 416	179 861	43 052	23,9
Loans granted under resale agreements	1 906	2 129	12 302	0	6 489	0	0	22 826	9 163	40,1
– SARB and Corporation for Public Deposits	44	0	0	0	0	0	0	44	0	0,0
– Banks	1 402	0	12 258	0	0	0	0	13 660	2 452	17,9
– Non-banks	460	2 129	45	0	6 489	0	0	9 122	6 711	73,6
Total loans and advances	169 932	9 068	155 386	473 449	847 213	187	4 501	1 659 737	1 161 215	70,0
Less: specific provisions	10	125	0	1	14 282	0	0	14 417	14 295	99,2

Table 9(c)

Risk profile of loans and advances

	0 per cent R million	10 per cent R million	20 per cent R million	50 per cent R million	100 per cent R million	150 per cent R million	1 000 per cent R million	Total R million	Risk- weighted loans and advances R million	Risk-weighted loans and advances as a percentage of total loans and advances Per cent
Month-end balance for year 2007										
Intragroup bank advances	54 868	0	1	0	1 477	0	10	56 356	1 577	2,8
Interbank advances	194	0	57 363	0	2	0	0	57 365	11 475	20,0
Negotiable certificates of deposit	0	0	27 010	0	0	0	0	27 010	5 402	20,0
Instalment debtors	19	96	6	0	230 997	0	0	231 098	230 988	100,0
Mortgage loans	0	0	0	577 201	267 856	0	0	845 058	556 457	65,8
Credit card debtors	0	0	0	0	55 158	0	0	55 158	55 158	100,0
Acknowledgements of debt discounted	41 333	387	528	743	3 920	156	107	47 173	5 736	12,2
Redeemable preference shares	57	0	1 261	0	26 216	0	12	27 546	26 593	96,5
Overdrafts and loans	18 017	7 289	1 200	0	433 099	0	2 277	461 881	456 835	98,9
Foreign-currency loans and advances	111 016	81	65 736	0	16 904	0	1 435	195 172	44 414	22,8
Loans granted under resale agreements	4 547	801	13 545	0	9 079	0	0	27 972	11 868	42,4
– SARB and Corporation for Public Deposits	679	0	0	0	0	0	0	679	0	0,0
– Banks	3 853	0	13 479	0	0	0	0	17 332	2 696	15,6
– Non-banks	14	801	67	0	9 079	0	0	9 961	9 172	92,1
Total loans and advances	229 856	8 654	166 650	577 944	1 044 688	156	3 841	2 031 789	1 406 502	69,2
Less: specific provisions	129	0	0	1	17 404	0	0	17 534	17 405	99,3

Table 10

Capital adequacy

	Banking book					
	Total risk exposure R million	Counterparty risk exposure R million	Risk-weighted assets and off-balance-sheet items R million	Required capital R million	Net qualifying primary capital and reserves R million	Primary capital adequacy ratio Per cent
Quarter-end balance						
2005:01	821 627	8 934	812 693	82 270	82 382	10,0
2005:02	859 451	8 143	851 308	86 055	84 607	9,8
2005:03	896 683	8 711	887 973	89 799	87 075	9,7
2005:04	949 685	9 296	940 389	95 120	92 194	9,7
2006:01	996 912	10 590	986 322	99 846	99 748	10,0
2006:02	1 047 996	10 216	1 037 780	112 490	94 657	9,0
2006:03	1 117 491	8 159	1 109 332	111 986	103 830	9,3
2006:04	1 197 107	9 677	1 187 430	119 930	107 664	9,0
2007:01	1 270 256	10 240	1 260 016	127 249	118 231	9,3
2007:02	1 338 962	11 320	1 327 642	134 152	119 477	8,9
2007:03	1 399 737	7 556	1 392 181	140 269	134 004	9,6
2007:04	1 467 065	10 093	1 456 972	147 045	139 098	9,5
Average for 12 months						
2005	870 465	8 864	861 602	87 169	86 727	10,0
2006	1 069 162	9 643	1 059 518	111 833	101 780	9,5
2007	1 347 126	9 851	1 337 274	134 980	124 144	9,2
Annual growth						
	Per cent	Per cent	Per cent	Per cent	Per cent	
2005	19,7	-13,6	20,1	19,7	10,9	
2006	26,1	4,1	26,3	26,1	16,8	
2007	22,6	4,3	22,7	22,6	29,2	

Table 11(a)

Composition of income statement

	Average monthly balance for quarter 2005				Average monthly balance for quarter 2006			
	Mar R million	Jun R million	Sep R million	Dec R million	Mar R million	Jun R million	Sep R million	Dec R million
Interest income	8 811	9 422	10 105	10 716	10 657	11 796	13 367	14 388
Interest expense	6 023	6 322	6 772	7 080	6 919	7 596	9 010	9 144
Interest margin	2 788	3 100	3 333	3 636	3 738	4 200	4 357	5 244
Less: specific provisions on loans and advances	617	347	335	411	600	649	694	633
Less: general debt provisions	68	3	58	78	71	182	59	300
Other	-5	-5	0	-5	8	88	2	25
Adjusted interest margin	2 108	2 755	2 940	3 153	3 059	3 059	3 281	4 286
Add: transaction-based fee income	2 340	2 570	2 623	2 643	2 623	2 610	2 955	3 309
Income from management of funds	4 447	5 325	5 563	5 796	5 683	5 891	6 558	7 596
Less: operational expenses	4 076	4 732	4 808	5 117	4 854	5 320	5 137	5 659
Net income from management of funds	371	593	755	679	829	571	1 421	1 937
Add: investment and trading income	2 031	178	-788	1 623	1 035	1 999	991	1 035
Less: specific provisions – investment	-1	0	9	-5	0	-1	0	0
Add: knowledge-based fee income	202	308	276	213	264	240	197	308
Net income before taxation	2 021	1 689	2 126	2 463	2 370	2 466	3 227	3 670
Taxation	444	454	563	646	493	691	809	953
Net income after taxation	1 577	1 235	1 563	1 818	1 878	1 775	2 418	2 717

Table 11(b)

Composition of income statement

	Average monthly balance for quarter 2007				Results for 12 months			Average for year		
	Mar R million	Jun R million	Sep R million	Dec R million	2005 R million	2006 R million	2007 R million	2005 R million	2006 R million	2007 R million
Interest income	15 684	16 753	18 935	20 646	117 162	150 626	216 057	9 764	12 552	18 005
Interest expense	10 699	11 514	13 195	13 975	78 591	98 005	148 149	6 549	8 167	12 346
Interest margin	4 985	5 240	5 740	6 671	38 571	52 620	67 908	3 214	4 385	5 659
Less: specific provisions on loans and advances	918	837	1 353	1 403	5 132	7 729	13 532	428	644	1 128
Less: general debt provisions	123	279	-51	205	619	1 836	1 666	52	153	139
Other	24	29	11	24	-44	369	264	-4	31	22
Adjusted interest margin	3 920	4 095	4 428	5 039	32 865	42 687	52 447	2 739	3 557	4 371
Add: transaction-based fee income	3 063	3 099	3 243	4 140	30 527	34 495	40 635	2 544	2 875	3 386
Income from management of funds	6 983	7 194	7 671	7 671	9 179	31 747	34 352	2 646	2 863	3 257
Less: operational expenses	5 522	6 353	5 960	6 764	56 199	62 907	73 797	4 683	5 242	6 150
Net income from management of funds	1 461	841	1 711	2 415	7 193	14 275	19 285	599	1 190	1 607
Add: investment and trading income	1 403	1 099	1 392	1 187	9 134	15 182	15 245	761	1 265	1 270
Less: specific provisions – investment	0	0	0	0	9	-2	0	1	0	0
Add: knowledge-based fee income	287	246	314	258	2 996	3 027	3 313	250	252	276
Net income before taxation	3 404	2 693	3 619	4 436	24 899	35 202	42 454	2 075	2 934	3 538
Taxation	965	636	948	1 003	6 319	8 837	10 656	527	736	888
Net income after taxation	2 438	2 057	2 671	3 433	18 580	26 365	31 799	1 548	2 197	2 650

Table 12

Profitability: Operating ratios

	Interest income to loans and advances Per cent	Interest expense to funding Per cent	Interest margin Per cent	Provisions to loans and advances Per cent
Average month-end balance for quarter				
2005:01	9,0	5,8	3,2	0,6
2005:02	9,3	5,9	3,4	0,2
2005:03	9,4	6,0	3,4	0,3
2005:04	9,6	6,0	3,6	0,3
2006:01	8,8	5,6	3,3	0,5
2006:02	9,1	5,8	3,3	0,6
2006:03	9,8	6,5	3,2	0,5
2006:04	10,0	6,3	3,7	0,6
2007:01	10,4	7,1	3,3	0,6
2007:02	10,6	7,3	3,3	0,6
2007:03	11,2	7,8	3,4	0,7
2007:04	11,8	7,9	3,9	0,8
Average for the 12 months				
2005	8,7	5,5	3,2	0,3
2006	8,7	5,6	3,1	0,5
2007	10,2	6,9	3,3	0,6

Table 13

Profitability ratios

Stated as a percentage of total assets

	Net income after taxation to total assets Per cent	Net income after taxation to net qualifying capital and reserves Per cent	Interest income Per cent	Interest expense Per cent	Interest margin Per cent	Operating expenses Per cent	Fee income Per cent	Investment and trading income Per cent
Average month-end balance for quarter								
2005:01	1,2	16,0	6,9	4,7	2,2	3,2	2,0	1,6
2005:02	1,0	12,2	7,3	4,9	2,4	3,7	2,2	0,1
2005:03	1,2	15,4	7,5	5,0	2,5	3,6	2,2	-0,6
2005:04	1,3	17,1	7,8	5,1	2,6	3,7	2,1	1,2
2006:01	1,3	16,8	7,2	4,7	2,5	3,3	2,0	0,7
2006:02	1,1	14,8	7,5	4,8	2,7	3,4	1,8	1,3
2006:03	1,5	20,0	8,1	5,4	2,6	3,1	1,9	0,6
2006:04	1,6	21,2	8,4	5,3	3,1	3,3	2,1	0,6
2007:01	1,4	18,3	8,8	6,0	2,8	3,1	1,9	0,8
2007:02	1,1	14,5	9,0	6,2	2,8	3,4	1,8	0,6
2007:03	1,3	17,8	9,4	6,6	2,9	3,0	1,8	0,7
2007:04	1,6	21,5	9,8	6,6	3,2	3,2	2,1	0,6
Average for the 12 months								
2005	1,1	14,5	7,0	4,7	2,3	3,4	2,0	0,5
2006	1,3	17,2	7,3	4,7	2,5	3,0	1,8	0,7
2007	1,2	16,2	8,5	5,8	2,7	2,9	1,7	0,6

Table 14

Percentage composition of interest income

	Interbank loans Per cent	Instal- ment debtors Per cent	Mortgage loans Per cent	Credit cards Per cent	Acknow- ledgements of debt Per cent	Redeem- able pref- erence shares Per cent	Over- drafts and loans Per cent	Foreign- currency loans and advances Per cent	Loans under resale agree- ments Per cent	Negotiable certificates of deposit Per cent	Interest income from invest- ments Per cent
Average month-end balance for quarter											
2005:01	5,9	15,6	36,2	2,9	2,2	1,0	24,6	3,0	1,9	1,4	5,3
2005:02	6,0	15,0	36,7	3,0	2,0	1,3	25,3	3,5	1,9	1,5	3,8
2005:03	9,0	14,5	35,7	3,1	1,8	1,3	25,5	4,4	1,6	1,3	1,7
2005:04	5,3	15,8	37,4	3,4	1,8	1,3	24,8	4,9	1,8	1,3	2,4
2006:01	5,0	15,1	38,3	3,6	1,9	1,2	24,5	5,4	1,6	1,4	2,0
2006:02	5,4	14,4	37,3	3,6	1,7	1,0	23,4	6,5	1,9	1,2	3,5
2006:03	4,7	14,1	38,5	3,7	1,9	1,2	23,7	6,8	1,9	0,9	2,8
2006:04	6,6	13,3	40,4	3,5	1,8	1,3	21,1	5,3	3,7	1,1	1,7
2007:01	5,8	14,0	39,5	3,7	1,7	1,1	22,9	5,3	2,2	1,3	2,5
2007:02	5,7	13,6	39,7	4,3	1,7	1,3	22,7	5,2	1,8	1,1	2,8
2007:03	6,4	12,8	40,1	4,1	1,8	1,1	23,2	5,1	1,5	1,3	2,5
2007:04	7,0	12,8	40,8	4,1	1,9	1,0	24,8	3,7	1,3	1,3	1,3
Average for the 12 months											
2005	6,6	15,2	36,5	3,1	1,9	1,2	25,1	4,0	1,8	1,4	3,2
2006	5,5	14,2	38,7	3,6	1,8	1,2	23,1	6,0	2,4	1,1	2,5
2007	6,3	13,3	40,1	4,1	1,8	1,1	23,5	4,8	1,7	1,2	2,2

Table 15

Percentage composition of interest expense

	Intra- group funding Per cent	Interbank funding Per cent	Demand deposits Per cent	Savings deposits Per cent	Fixed and notice deposits Per cent	Negotiable certificates of deposit Per cent	Loans under re- purchase agree- ments Per cent	Other funding Per cent	Foreign funding Per cent	Transfer cost of trading activities Per cent	Debt instru- ments Per cent
Average month-end balance for quarter											
2005:01	3,9	4,8	29,0	2,0	31,2	12,3	4,7	5,4	1,5	-0,5	5,7
2005:02	3,9	4,8	26,1	1,9	33,5	13,0	4,0	6,5	1,6	-0,3	5,0
2005:03	4,1	4,2	25,6	1,9	30,5	12,2	3,2	12,1	1,8	-0,2	4,6
2005:04	2,8	3,8	29,0	1,9	31,8	12,9	3,8	7,1	2,2	0,0	4,7
2006:01	3,5	4,1	28,3	2,0	31,4	14,1	4,1	6,8	2,7	-1,0	3,9
2006:02	5,6	3,6	27,0	1,9	30,5	13,2	3,6	5,8	5,3	-0,5	4,0
2006:03	3,2	4,0	28,3	2,1	30,0	12,0	3,3	6,0	8,0	-0,5	3,7
2006:04	5,2	4,4	31,6	2,5	32,6	15,2	2,9	4,0	-0,2	-1,7	3,5
2007:01	3,6	4,0	29,9	2,3	30,8	15,7	3,1	4,8	3,6	-0,8	3,1
2007:02	3,7	4,4	28,8	2,4	30,8	16,1	2,3	5,6	3,6	-0,8	3,0
2007:03	3,5	4,1	28,0	2,6	30,0	18,2	2,4	4,9	4,1	-0,6	2,8
2007:04	3,7	4,4	29,7	2,8	30,8	17,8	2,5	2,9	3,6	-1,1	2,9
Average for the 12 months											
2005	3,6	4,4	27,4	1,9	31,7	12,6	3,9	7,9	1,8	-0,2	5,0
2006	4,4	4,0	28,9	2,1	31,2	13,6	3,4	5,5	4,0	-1,0	3,8
2007	3,6	4,2	29,1	2,5	30,6	17,1	2,6	4,5	3,7	-0,8	2,9

Table 16(a) Calculation of liquid-asset requirement

	Average month-end balance for quarter 2005				Average month-end balance for quarter 2006			
	Mar R million	Jun R million	Sep R million	Dec R million	Mar R million	Jun R million	Sep R million	Dec R million
Liabilities including capital and reserves	1 499 696	1 521 030	1 589 575	1 633 571	1 730 964	1 834 674	1 956 409	2 041 118
Less: capital and reserves	124 193	124 220	128 628	131 508	134 536	145 423	154 119	159 796
– average daily amount of funding from head office or branches	8 674	9 940	10 714	8 726	11 484	12 792	14 737	11 153
– average daily amount owing by banks, branches and mutual banks	110 106	106 054	113 441	132 179	131 063	135 820	142 718	133 754
Liabilities as adjusted	1 256 724	1 280 817	1 336 791	1 361 158	1 453 880	1 540 640	1 644 834	1 736 415
Liquid-asset requirement	62 836	64 041	66 839	68 058	72 694	77 032	82 242	86 821
Liquid assets held	71 437	74 732	76 962	79 548	81 441	85 611	88 756	93 382
SARB notes and coin	8 882	8 686	8 223	8 480	9 458	9 945	8 615	8 895
Gold coin and bullion	0	0	0	0	0	0	0	0
Clearing-account balances	4	10	7	1	0	-1	91	157
Treasury bills of the Republic of South Africa	21 967	24 841	24 668	26 164	31 149	32 500	37 595	37 757
Stock issued – Exchequer Act, 1975								
Securities issued – Public Finance Management Act, 1999	33 634	34 563	36 094	37 393	35 024	36 019	37 544	41 945
Securities of the SARB	6 137	5 872	7 274	6 779	5 149	6 631	4 351	4 072
Land Bank bills	812	760	696	731	660	517	559	555
Memorandum items								
Cash-management schemes	53 708	51 006	50 719	54 014	54 404	53 348	53 436	54 266
Set-off	117 238	125 384	130 896	52 262	69 882	83 341	61 784	67 434
Ratios	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
Liquid assets held to liquid assets required	114,4	117,8	116,6	117,7	115,1	113,6	110	109

Table 16(b) Calculation of liquid-asset requirement

	Average month-end balance for quarter 2007				Year-end balance			Annual growth		
	Mar R million	Jun R million	Sep R million	Dec R million	2005 R million	2006 R million	2007 R million	2005 Per cent	2006 Per cent	2007 Per cent
Liabilities including capital and reserves	2 107 529	2 210 800	2 363 994	2 488 705	1 654 353	2 054 996	2 523 915	11,6	24,2	22,8
Less: capital and reserves	170 885	180 566	186 232	195 987	131 806	163 109	199 039	7,8	23,7	22,0
– average daily amount of funding from head office or branches	11 476	11 085	13 530	18 029	11 695	9 883	20 554	51,6	-15,5	108,0
– average daily amount owing by banks, branches and mutual banks	135 618	143 472	167 467	183 723	133 297	128 582	181 753	17,5	-3,5	41,4
Liabilities as adjusted	1 789 550	1 875 677	1 996 765	2 090 965	1 377 555	1 753 422	2 122 569	11,2	27,3	21,1
Liquid-asset requirement	89 477	93 784	99 839	104 548	68 878	87 671	106 128	11,2	27,3	21,1
Liquid assets held	97 207	100 908	108 901	115 318	81 176	96 334	117 954	14,9	18,7	22,4
SARB notes and coin	10 052	9 473	9 058	9 511	8 728	9 129	9 786	9,5	4,6	7,2
Gold coin and bullion	0	0	0	0	0	0	0	0	0	0
Clearing-account balances	50	1	44	49	-45	271	3 -959,6	-707,4	-98,8	
Treasury bills of the Republic	40 932	44 491	48 228	46 741	27 496	38 272	45 863	42,3	39,2	19,8
Stock issued – Exchequer Act, 1975										
Securities issued – Public Finance Management Act, 1999	40 502	38 393	42 715	47 230	38 661	43 880	50 911	3,3	13,5	16,0
Securities of the SARB	5 134	8 024	8 327	11 255	5 650	4 260	10 851	9,9	-24,6	154,7
Land Bank bills	536	528	528	532	684	521	540	-15,3	-23,9	3,6
Memorandum items										
Cash-management schemes	55 280	59 628	58 676	62 486	58 534	57 578	65 389	-13,2	-1,6	13,6
Set-off	65 315	81 980	107 140	125 835	58 289	58 452	131 337	-48,8	0,3	124,7
Ratios	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent			
Liquid assets held to liquid assets required	110,1	109,5	111,1	112	119,7	111,2	112,5			

Table 17

Analysis of overdue accounts

	Mortgage loans R million	Instalment finance R million	Other loans and advances R million	Total R million	Specific provisions R million	Market value of security held R million
Average month-end balance for quarter						
2005:01	6 330	2 732	11 183	20 245	13 041	7 788
2005:02	5 751	2 678	12 044	20 473	13 503	7 192
2005:03	5 299	2 612	11 093	19 003	12 637	6 878
2005:04	5 330	2 865	10 427	18 622	12 165	6 968
2006:01	6 166	3 623	10 512	20 300	11 964	8 246
2006:02	6 421	3 693	10 332	20 446	11 954	8 472
2006:03	6 404	3 464	9 763	19 632	11 501	8 270
2006:04	6 646	3 445	8 907	18 998	10 815	8 516
2007:01	7 778	3 820	8 618	20 216	10 331	9 766
2007:02	9 007	4 421	8 754	22 182	10 422	11 078
2007:03	10 504	5 050	9 492	25 047	11 344	12 524
2007:04	11 997	5 563	10 561	28 120	12 836	13 755
Month-end balance for year						
Dec 2005	6 061	3 373	10 654	20 087	11 933	7 926
Dec 2006	6 887	3 397	8 505	18 789	10 242	8 682
Dec 2007	12 686	5 708	10 979	29 372	13 185	14 322
Average for 12 months						
2005	5 677	2 722	11 187	19 586	12 837	7 206
2006	6 409	3 556	9 878	19 844	11 558	8 376
2007	9 822	4 714	9 356	23 891	11 233	11 781
Annual growth						
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2005	-11,5	28,9	-2,8	-1,7	-9,1	-4,5
2006	13,6	0,7	-20,2	-6,5	-14,2	9,5
2007	84,2	68,0	29,1	56,3	28,7	65,0

Table 18**Analysis of overdue accounts: Selected ratios**

	Specific provisions as a percentage of total overdues Per cent	Specific provisions and securities held as a percentage of total overdues Per cent	Overdues as a percentage of advances Per cent	Specific provisions as a percentage of advances Per cent	Net overdues* as a percentage of net qualifying capital and reserves Per cent
Average month-end balance for quarter					
2005:01	66,6	102,1	1,8	1,2	6,2
2005:02	64,2	100,4	1,6	1,0	5,9
2005:03	68,6	105,4	1,4	1,0	4,6
2005:04	59,4	98,9	1,5	0,9	6,4
2006:01	60,0	99,7	1,4	0,8	5,9
2006:02	58,2	100,8	1,2	0,7	5,9
2006:03	59,3	101,2	1,1	0,7	5,3
2006:04	54,5	100,7	1,1	0,6	5,6
2007:01	49,5	99,4	1,1	0,6	6,2
2007:02	45,9	95,3	1,2	0,5	7,3
2007:03	45,5	95,1	1,3	0,6	7,6
2007:04	44,9	93,7	1,4	0,6	8,2
Average for 12 months					
2005	64,6	101,6	1,6	1,0	5,8
2006	58,0	100,6	1,2	0,7	5,7
2007	46,3	95,6	1,2	0,6	7,4

* Net overdues = gross overdues / less specific provisions

Table 19

Large credit exposures

	Granted R million	Utilised R million	Utilised as a percentage of loans and advances Per cent	Utilised as a percentage of net qualifying capital and reserves Per cent	Granted as a percentage of net qualifying capital and reserves Per cent
Balance at quarter ended					
2005:01	587 373	147 696	12,5	127,4	506,8
2005:02	611 373	155 481	12,6	128,9	507,0
2005:03	435 380	137 477	10,6	110,7	350,5
2005:04	501 417	164 914	12,2	128,8	391,5
2006:01	504 657	195 478	13,0	142,4	367,7
2006:02	499 801	204 934	12,7	145,5	354,8
2006:03	510 724	216 893	12,9	146,2	344,3
2006:04	511 076	225 999	13,0	147,2	332,9
2007:01	511 784	251 374	13,6	149,9	305,2
2007:02	506 892	245 733	12,7	143,9	296,8
2007:03	550 656	261 902	12,7	140,6	295,6
2007:04	566 040	309 894	14,6	157,9	288,4
Average for 12 months					
2005	533 886	151 392	11,9	123,9	436,9
2006	506 564	210 826	12,9	145,4	349,4
2007	533 843	267 226	13,4	148,3	296,2
Annual growth					
	Per cent	Per cent			
2005	-8,3	23,2			
2006	1,9	37,0			
2007	10,8	37,1			

Table 20

Profitability of assets

	Advances				Investments		Non-financial and other assets R million	Total R million
	Money R million	Reasonable return R million	Small return R million	No return R million	Profitable R million	Non- profitable R million		
Average month-end balance for quarter								
2005:01	31 475	1 141 819	80 052	30 776	185 311	12 908	46 502	1 528 844
2005:02	33 494	1 163 140	89 418	33 486	165 938	16 453	42 678	1 544 607
2005:03	33 659	1 250 480	91 926	26 082	153 520	16 699	44 623	1 616 987
2005:04	37 350	1 302 403	89 942	26 087	129 703	22 524	46 987	1 654 996
2006:01	37 853	1 387 486	108 165	23 695	126 676	32 672	49 182	1 765 730
2006:02	37 191	1 497 704	103 925	26 529	147 100	20 968	47 679	1 881 096
2006:03	40 858	1 582 559	107 720	25 409	162 732	21 452	49 559	1 990 289
2006:04	45 045	1 645 905	125 351	23 519	147 133	26 878	48 663	2 062 494
2007:01	47 323	1 751 657	114 604	24 064	128 008	27 358	55 590	2 148 605
2007:02	47 933	1 825 143	120 499	27 751	134 014	29 903	59 873	2 245 115
2007:03	51 734	1 939 244	139 548	29 863	147 930	34 232	64 747	2 407 297
2007:04	54 991	2 022 128	129 117	31 679	182 670	35 768	68 508	2 524 861
Month-end balance for year								
Dec 2005	38 338	1 311 686	98 015	24 657	124 139	34 166	46 619	1 677 620
Dec 2006	47 161	1 630 598	161 263	23 876	142 783	24 649	44 918	2 075 248
Dec 2007	58 619	2 042 490	134 261	32 540	176 602	39 734	62 681	2 546 927
Average for 12 months								
2005	33 995	1 214 460	87 835	29 108	158 618	17 146	45 198	1 586 358
2006	40 237	1 528,414	111 291	24 788	145 910	25 493	48 771	1 924 902
2007	50 495	1 884 543	125 942	28 339	148 156	31 815	62 179	2 331 470
Annual growth								
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2005	18,7	19,5	23,7	-21,1	-40,3	170,6	25,6	12,0
2006	23,0	24,3	64,5	-3,2	15,0	-27,9	-3,6	23,7
2007	24,3	25,3	-16,7	36,3	23,7	61,2	39,5	22,7

Table 21

Open position in foreign currency

	Total foreign-currency assets US\$ million	Total foreign-currency liabilities US\$ million	Net spot position US\$ million	Commitments to purchase foreign currency US\$ million	Commitments to sell foreign currency US\$ million	Mismatched forward commitments US\$ million	Foreign branches and subsidiaries US\$ million
Average month-end balance for quarter							
2005:01	20 724	8 094	12 630	149 700	162 282	-12 582	84
2005:02	19 859	7 912	11 947	163 656	175 543	-11 887	78
2005:03	24 531	8 548	15 983	177 178	193 053	-15 874	74
2005:04	24 384	8 877	15 506	189 805	205 194	-15 390	77
2006:01	27 521	10 308	17 213	193 169	210 175	-17 006	62
2006:02	30 775	11 396	19 379	192 170	211 305	-19 135	68
2006:03	29 142	12 436	16 706	212 137	228 559	-16 422	62
2006:04	27 379	12 934	14 445	207 654	221 896	-14 242	70
2007:01	26 547	13 347	13 200	188 976	201 804	-12 828	66
2007:02	29 154	14 586	14 568	210 266	224 616	-14 349	67
2007:03	32 589	17 540	15 049	241 273	255 965	-14 691	79
2007:04	29 964	18 922	11 042	269 715	280 633	-10 918	59
Month-end balance for year							
Dec 2005	24 462	9 363	15 098	184 287	199 232	-14 946	78
Dec 2006	28 197	13 324	14 873	189 219	203 836	-14 617	71
Dec 2007	28 742	18 800	9 942	262 923	27 725	-9 802	60
Average for 12 months							
2005	22 374	8 358	14 017	170 085	184 018	-13 933	78
2006	28 704	11 769	16 936	201 283	217 984	-16 701	65
2007	29 564	16 099	13 465	227 558	240 755	-13 197	68
Annual growth							
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2005	11,4	10,5	11,9	29,9	28,3	11,6	0,5
2006	15,3	42,3	-1,5	2,7	2,3	-2,2	-9,2
2007	1,9	41,1	-33,2	39,0	33,8	-32,9	-14,8

Appendix 7

Circulars sent to banking institutions during 2007

Banks Act Circular 1/2007	Annual withdrawal and retention of circulars
Banks Act Circular 2/2007	Basel II – Industry training
Banks Act Circular 3/2007	Meetings with boards of directors to be held during the 2007 calendar year
Banks Act Circular 4/2007	Trilateral discussions to be held during the 2007 calendar year
Banks Act Circular 5/2007	Basel II – Final arrangements for parallel-run and other implementation issues
Banks Act Circular 6/2007	Consultation with banks, controlling companies and branches of foreign banks in respect of directives, circulars and guidance notes that will be effective as from 1 January 2008 in terms of the amended Banks Act, 1990
Banks Act Circular 7/2007	Recognition of eligible external credit assessment institutions in terms of the amended Banks Act, 1990
Banks Act Circular 8/2007	Amendments to the legal framework relating to banks

Appendix 8

Exemptions and exclusions from the application of the Banks Act, 1990

Section 1(cc): Exemptions by the Registrar of Banks

<i>Government Gazette</i>		<i>Topic</i>	<i>Expiry</i>
<i>Date</i>	<i>Number</i>		
2006/12/01	29412	A group of persons between which a common bond exists	Indefinite
1994/12/14	16167	Commercial paper	Indefinite
2006/01/27	28414	"Ithala Limited" A wholly owned subsidiary of Ithala Development Finance Corporation Limited	2008/12/31
1994/12/14	16167	Mining houses	Indefinite
1994/12/14	16167	Trade in securities and financial instruments	Indefinite
2008/01/01	30628	Securitisation schemes	Indefinite

Section 1(dd): Exemptions by the Minister of Finance

<i>Government Gazette</i>		<i>Topic</i>	<i>Subparagraph</i>	<i>Expiry</i>
<i>Date</i>	<i>Number</i>			
1991/01/31	13003	Participation bond schemes	(dd)(ii)	Indefinite
1991/01/31	13003	Unit trust schemes	(dd)(ii)	Indefinite

Section 1(gg): Exemptions by the Registrar of Banks

<i>Government Gazette</i>		<i>Topic</i>	<i>Expiry</i>
<i>Date</i>	<i>Number</i>		
1998/09/22	19283	Members of the Johannesburg Stock Exchange as persons authorised to accept money as mandatories and to deposit such money into banking accounts maintained by them	Indefinite

Section 2(vii): Exclusions by the Minister of Finance

<i>Government Gazette</i>		<i>Topic</i>	<i>Expiry</i>
<i>Date</i>	<i>Number</i>		
1992/01/24	13744	Post Office Savings Bank	Indefinite
1994/12/14	16167	Industrial Development Corporation of SA Limited	Indefinite

Section 78(1)(d)(iii): Exemptions by the Registrar of Banks

<i>Government Gazette</i>		<i>Topic</i>	<i>Expiry</i>
<i>Date</i>	<i>Number</i>		
1997/05/02	17949	Category of assets of a bank held in the name of a person other than the bank concerned	Indefinite

Appendix 9

Approval of acquisition or establishment of foreign banking interests in terms of section 52 of the Banks Act, 1990, from 1 January 2007 to 31 December 2007

Name of bank/ controlling company	Date of approval	Name of interest (and percentage interest held, if not 100 per cent)	Country
Absa Group Limited	2007/08/17	Master Card Incorporated (minority non-voting interest)	United States of America
Absa Group Limited	2007/12/07	Bongwe Consortium (Pty) Limited (15 per cent)	Botswana
FirstRand Bank Holdings Limited	2007/03/22	FirstRand Bank Limited Brazil Representative Office	Brazil
FirstRand Bank Holdings Limited	2007/03/30	Banco Desenvolvimento e Comercio SARL	Mozambique
FirstRand Bank Limited	2007/07/17	FirstRand Bank Limited India Representative Office	India
Investec plc*	2007/04/17	IASL Nominees Limited	Guernsey
Investec plc*	2007/04/17	IASL Directors 1 Limited	Guernsey
Investec plc*	2007/04/17	IASL Directors 2 Limited	Guernsey
Investec plc*	2007/01/17	Blackfish–Investec Natural Resources Special Situation Fund (50 per cent)	United Kingdom
Investec plc*	2007/04/17	Nua Mortgages Limited	Ireland
Investec plc*	2007/06/06	Revo (Pty) Limited (5 per cent)	Australia
Investec plc*	2007/05/09	Investec Wind Holdings (Pty) Limited	Luxemborg
Investec plc*	2007/05/15	Investec GLL Fund Management Company SA (50 Per cent)	Luxemborg
Investec plc*	2007/06/12	Gerrard Leasing Partnership (95 per cent)	United Kingdom
Investec plc*	2007/05/15	Investec Portfolio Services Limited	Ireland
Investec plc*	2007/07/13	Investec North America Limited	Canada
Investec plc*	2007/08/21	McGregor Syndicate Partnership (25 per cent)	Australia
Investec plc*	2007/07/09	Perkins Group Holdings (Pty) Limited (9 per cent)	Australia
Investec plc*	2007/07/13	Kensington Group Plc	United Kingdom
Investec plc*	2007/12/05	CEA (H) NZ Limited	Switzerland
Investec plc*	2007/09/20	Experien (Pty) Limited	Australia
Investec plc*	2007/12/05	Castle Minerals Limited (3,6 per cent)	Australia
Investec plc*	2007/12/05	Investec (Australia) Investment Management (Pty) Limited	Australia
Investec plc*	2007/12/05	Investec Australia Funds Management Limited	Australia
Investec plc*	2007/11/21	Amior Films Inc.	United Kingdom
Nedbank Group Limited	2007/02/06	Railway Systems of Zambia (Pty) Limited (1,25 per cent)	Zambia
Nedbank Group Limited	2007/02/22	D4 Power Limited (10 per cent)	United Kingdom
Nedbank Group Limited	2007/09/11	Alliance Investments Limited	Mauritius
Sasfin Bank Limited	2007/07/20	SasCred Financial Services Limited	Asia
Standard Bank Group Limited	2007/02/02	Inversora Diagonal Société Anonyme (70 per cent)	Argentina
Standard Bank Group Limited	2007/02/05	1784 Sociedad Anonima Sociedad Gerente de Fondos Comes de Inversion (70 per cent)	Argentina
Standard Bank Group Limited	2007/03/02	Bolo Zambia Limited	Zambia
Standard Bank Group Limited	2007/03/26	Standard Ukraine LLC	Ukraine
Standard Bank Group Limited	2007/04/13	SB Tokyo – Branch	Japan
Standard Bank Group Limited	2007/05/23	BTC Chartered Bank plc – up to (55 per cent)	Nigeria

Appendix 9

Approval of acquisition or establishment of foreign banking interests in terms of section 52 of the Banks Act, 1990, from 1 January 2007 to 31 December 2007 (continued)

Name of bank/ controlling company	Date of approval	Name of interest (and percentage interest held, if not 100 per cent)	Country
Standard Bank Group Limited	2007/07/17	Dundas Ünlü Menkul Degerler A.S. (68,86 per cent)	Turkey
Standard Bank Group Limited	2007/07/17	Dundas Ünlü Partners Société Anonyme (68,86 per cent)	Turkey
Standard Bank Group Limited	2007/07/17	Standard Ünlü Private Equity Management Limited (68,86 per cent)	Isle of Man
Standard Bank Group Limited	2007/07/17	DU Finansal Danismanlik	Turkey
Standard Bank Group Limited	2007/07/17	DU Portofoy Yometimi	Turkey
Standard Bank Group Limited	2007/07/25	Standard Securities Asia Limited, Tokyo Branch	Japan
Standard Bank Group Limited	2007/07/25	Standard Capital Japan Limited	Japan
Standard Bank Group Limited	2007/08/22	Image Ambassadors (Pty) Limited	Botswana
Standard Bank Group Limited	2007/10/23	Standard Bank plc – Singapore Branch	Singapore
Standard Bank Group Limited	2007/10/23	Standard Varlik Yonetim Anonim Sirketi (99 per cent)	Turkey
Standard Bank Group Limited	2007/11/02	Stanbic Management Services Limited	Ghana
Standard Bank Group Limited	2007/12/21	Burnet Investments Limited (51 per cent)	Zambia
Standard Bank Group Limited	2007/12/19	Standard Bank SARL, Angola	Angola

* Applications in respect of Investec plc to establish or acquire foreign interests or subsidiaries were noted in terms of the conditions of approval of the dually listed company structure.

Appendix 10

Memorandums of Understanding concluded between the Bank Supervision Department of the South African Reserve Bank and foreign supervisors as at 31 December 2007

Name of foreign supervisor (listed alphabetically)	Country of foreign supervisor	Effective from
Australian Prudential Regulation Authority	Australia	4 July 2007
Bank of Mauritius	Mauritius	25 January 2005
Bank Supervision Department of the Bank of Namibia	Namibia	27 September 2004
Bundesanstalt für Finanzdienstleistungsaufsicht	Germany	13 August 2004
Financial Services Authority	United Kingdom	21 July 2006
Financial Supervision Commission of the Isle of Man	Isle of Man	13 August 2001
Irish Financial Services Regulatory Authority	Ireland	21 July 2004
Monetary Authority of Hong Kong	Hong Kong	12 December 2006
Superintendencia de Entidades Financieras y Cambiarias	Argentina	18 July 2007