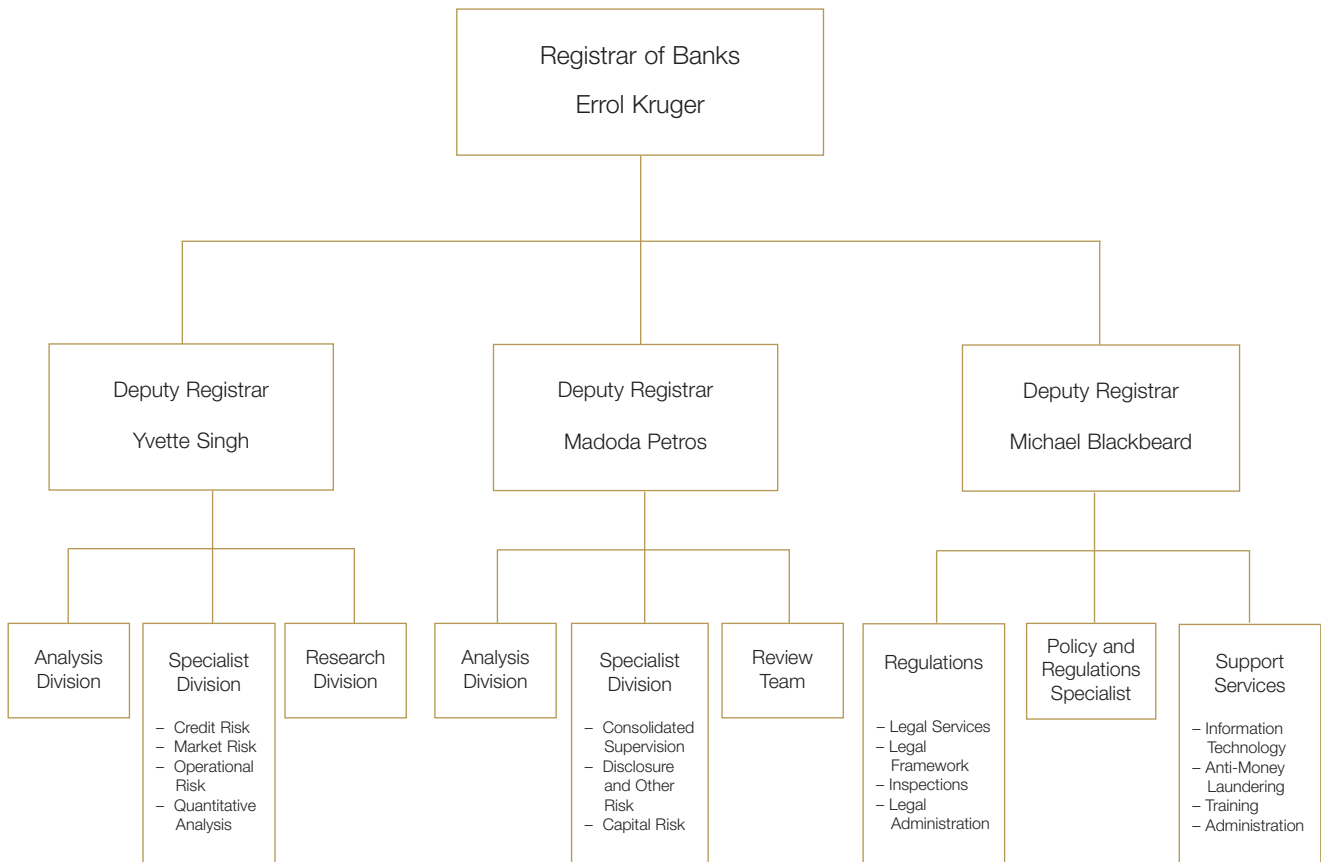

Appendices

Appendix 1

Organisational structure of the Bank Supervision Department



Total staff complement, vacancies and employment equity numbers

	31 December 2008	31 December 2009
Total job register (permanent positions).....	108	109
Total employed	94	101
Total vacancies	14	8
Employment equity: Race (target group – per cent)		
General management	44	39
Other staff.....	51	64
Employment equity: Gender (target group – per cent)		
General management	33	39
Other	55	69

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2009

Registered banks

Institution	Address	Total assets at 31 December		Annual growth (Per cent)
		2008 (R million)	2009 (R million)	
1 Absa Bank Limited	P O Box 7735, Johannesburg, 2000	707 828	649 142	-8,29
2 African Bank Limited	Private Bag X170, Halfway House, 1685	17 370	24 191	39,27
3 Albaraka Bank Limited	P O Box 4395, Durban, 4000	1 869	2 365	26,51
4 Bidvest Bank Limited	P O Box 185, Johannesburg, 2000	1 509	1 726	14,40
5 Capitec Bank Limited	P O Box 12451, Die Boord, Stellenbosch, 7613	4 554	8 620	89,30
6 FirstRand Bank Limited	P O Box 650149, Benmore, 2010	607 766	548 333	-9,78
7 Grindrod Bank Limited	P O Box 3211, Durban, 4000	1 893	2 119	11,97
8 Habib Overseas Bank Limited	P O Box 62369, Marshalltown, 2107	647	751	16,04
9 HBZ Bank Limited	P O Box 1536, Wandsbeck, 3631	1 853	1 957	5,59
10 Imperial Bank Limited	P O Box 6093, Rivonia, 2128	47 245	54 510	15,38
11 Investec Bank Limited	P O Box 785700, Sandton, 2146	170 528	181 663	6,53
12 Mercantile Bank Limited	P O Box 782699, Sandton, 2146	5 930	5 829	-1,71
13 Nedbank Limited	P O Box 1144, Johannesburg, 2000	506 359	509 739	0,67
14 Sasfin Bank Limited	P O Box 95104, Grant Park, 2051	1 407	1 536	9,12
15 Teba Bank Limited	Private Bag X101, Sunninghill, 2157	3 116	3 365	8,00
16 The South African Bank of Athens Limited	P O Box 7781, Johannesburg, 2000	1 356	1 268	-6,51
17 The Standard Bank of South Africa Limited	P O Box 7725, Johannesburg, 2000	861 396	803 028	-6,78

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2009 (continued)

Registered mutual banks

Institution	Address	Total assets at 31 December		Annual growth (Per cent)
		2008 (R million)	2009 (R million)	
1	GBS Mutual Bank P O Box 114, Grahamstown, 6140	718	758	5,6
2	VBS Mutual Bank P O Box 3618, Makhado, 0920	235	242	3,2

Registered local branches of foreign banks

Institution	Address	Total assets at 31 December		Annual growth (Per cent)
		2008 (R million)	2009 (R million)	
1	ABN AMRO Bank NV P O Box 78769, Sandton, 2146	19 099	5 328	-72,10
2	Bank of Baroda Premises No.14, 2nd floor, Sandton City Twin Towers (East Wing), Sandton, 2196	324	415	28,02
3	Bank of China Limited Johannesburg Branch (trading as Bank of China Johannesburg Branch) P O Box 782616, Sandton, 2146	2 281	4 599	101,60
4	Bank of Taiwan South Africa Branch P O Box 1999, Parklands, 2121	673	645	-4,23
5	Calyon (trading as Calyon Corporate and Investment Bank – South Africa Branch) P O Box 527, Melrose Arch, 2076	18 449	15 804	-14,34
6	China Construction Bank Corporation – Johannesburg Branch Private Bag X10007, Sandton, 2146	4 418	5 174	17,10
7	Citibank NA P O Box 1800, Saxonwold, 2132	71 388	43 610	-38,91
8	Deutsche Bank AG Private Bag X9933, Sandton, 2146	20 127	30 110	49,60
9	JPMorgan Chase Bank, NA (Johannesburg Branch) Private Bag X9936, Sandton, 2146	49 075	23 201	-52,72
10	Société Générale P O Box 6872, Johannesburg, 2000	8 907	9 205	3,34
11	Standard Chartered Bank (Johannesburg Branch) P O Box 782080, Sandton, 2146	11 679	14 418	23,45
12	State Bank of India P O Box 2538, Saxonwold, 2132	1 710	1 801	5,29
13	The Hongkong and Shanghai Banking Corporation Limited (HSBC) Private Bag X785434, Sandton, 2146	15 329	11 007	-28,19

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2009 (continued)

Banks under curatorship

Institution	Curator	Date of order
1 None		

Banks in final liquidation

Institution	Liquidator	Date of order
1 Islamic Bank Limited	Mr A D Wilkens 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 2009 to 31 December 2009

Name changes

Previous name	New name	Date of change
1 None		

Cancellation of registration

Institution	Date of cancellation
1 Commerzbank Aktiengesellschaft	31 July 2009
2 Meeg Bank Limited	16 September 2009

Appendix 4

Registered controlling companies as at 31 December 2009

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 650149, Benmore, 2010
6 Grindrod Financial Holdings Limited	P O Box 3211, 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 AfrAsia Bank Limited	Block F, Dale House, The Terraces, Steenberg Office Park, Cape Town, 7945
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	P O Box 52897, Saxonwold, 2132
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 Commerzbank AG Johannesburg	5 Keys Avenue, Rosebank, 2195
14 Credit Suisse AG	Private Bag X9911, Sandton, 2146
15 Credit Suisse Securities (Europe) Limited	Private Bag X9911, Sandton, 2146
16 Ecobank	4th Floor, Sandown Valley Crescent, Sandton, 2196
17 Export-Import Bank of India	Suite 117, Aldrovande Palace, 6 Jubilee Grove, Umhlanga Rocks, Durban, 4320
18 Fairbairn Private Bank (Isle of Man) Limited	P O Box 787549, Sandton, 2146
19 Fairbairn Private Bank (Jersey) Limited	P O Box 787549, Sandton, 2146
20 First Bank of Nigeria	P O Box 784796, Sandton, 2146
21 Fortis Bank (Nederland) NV	P O Box 652065, Benmore, 2010
22 Hellenic Bank Public Company Limited	P O Box 783392, Sandton, 2146
23 HSBC Bank International Limited	Private Bag X785434, Sandton, 2146
24 Icici Bank Limited	P O Box 78261, Sandton, 2146
25 JSCB IMEX Bank	P O Box 31262, Tokai, 7966
26 KFW IpeX-Bank GMBH	P O Box 2402, Saxonwold, 2132
27 Lloyds TSB Offshore Limited	Private Bank X25, Northlands, 2116
28 Millenium BCP	P O Box 273, Bruma, 2026
29 Natixis Southern Africa Representative Office	Postnet Suite 352, Private Bag X1, Melrose Arch, 2076
30 National Bank of Egypt	P O Box 55402, Northlands, 2116
31 Société Générale Representative Office for Southern Africa	P O Box 2805, Saxonwold, 2132
32 Sumitomo Mitsui Banking Corporation	Building Four, 1st floor, Commerce Square, 39 Rivonia Road, Sandhurst, Sandton, 2196
33 The Bank of New York, Mellon	Postnet Suite 100, Private Bag X43, Sunninghill, 2157
34 The Bank of Tokyo-Mitsubishi, UFJ Limited	P O Box 78519, Sandton, 2146

Appendix 5

Foreign banks with approved local representative offices (continued)

Institution	Address
35 The Mauritius Commercial Bank Limited	P O Box 3009, Parklands, 2121
36 The Representative Office for Southern and Eastern Africa of the Export-Import Bank of China	Postnet Suite 158, Private Bag X91-BE, Benmore, 2010
37 Royal Bank of Scotland International Limited	3 Merchant Place, 1 Fredman Drive, Sandton, 2196
38 UBS AG	P O Box 652863, Benmore, 2010
39 Union Bank of Nigeria plc	P O Box 653125, Benmore, 2010
40 Vnesheconombank	P O Box 413742, Craighall, 2024
41 Wachovia Bank, NA	P O Box 3091, Saxonwold, 2132
42 Zenith Bank plc	P O Box 782652, Sandton, 2146

As at 31 December 2009 there were 42 approved representative offices of foreign banks operating in South Africa, emanating from 22 countries.

During the year under review the following representative offices were registered and deregistered:

1. Registrations

- a. Commerzbank AG
- b. AfrAsia Bank Limited
- c. Ecobank

2. Deregistration

- a. Dresdner Bank AG
- b. Dresdner Kleinwort Limited
- c. Westdeutsche Landesbank Girozentrale (WestLB)
- d. ING Bank (Switzerland) Limited

The Regulations relating to Representative Offices of Foreign Banking Institutions ("the Regulations"), issued under Government Notice No. 1370, in *Government Gazette* No. 22939 dated 13 December 2001, seek to ensure constant oversight by the Department of the activities of representative offices of foreign banking institutions operating in the Republic of South Africa.

In order to fulfil the above-mentioned oversight responsibility, the Department follows the following supervisory approach:

- Regular interaction with the chief representative officers of the representative offices.
- Visits to the offices of representative offices.
- Analysis of returns submitted by the representative offices in terms of the Regulations and the follow-up of any issues identified.
- Analysis of the internal control reports submitted by representative offices on an annual basis in terms of Banks Act Circular 3/2004.

During the year under review the Department also implemented a new electronic submission system to facilitate the timely submission and accuracy of returns submitted by representative offices.

Appendix 6

Selected information on South African banks

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Table 1

Composition of total assets (R millions)

	Cash and balances with central bank	Short-term negotiable securities	Loans and advances to customers	Investment and trading securities	Derivative financial instruments	Other assets	Total assets
2008: January	55 351	92 549	2 076 991	118 280	228 497	91 495	2 663 162
February	57 345	101 472	2 147 428	109 250	257 215	85 260	2 757 970
March	60 244	95 199	2 181 815	108 985	295 407	85 693	2 827 343
April	59 135	101 139	2 165 794	111 712	262 444	90 569	2 790 794
May	56 660	103 142	2 212 037	117 026	286 693	85 004	2 860 562
June	58 740	102 995	2 249 718	130 972	314 633	97 597	2 954 656
July	60 145	107 409	2 238 573	137 166	268 339	86 301	2 897 934
August	60 259	115 336	2 229 424	140 328	235 292	78 662	2 859 302
September	64 218	112 031	2 287 747	135 288	244 678	91 768	2 935 730
October	63 156	122 146	2 317 724	139 279	507 322	90 584	3 240 211
November	62 320	131 882	2 300 563	154 045	492 131	84 287	3 225 228
December	66 929	124 031	2 276 371	163 730	455 474	90 735	3 177 269
2009: January	61 417	134 361	2 296 705	169 336	455 183	89 660	3 206 661
February	58 765	140 668	2 272 686	167 440	416 779	86 211	3 142 548
March	63 325	145 592	2 284 151	165 011	396 921	90 560	3 145 560
April	65 669	147 094	2 222 197	166 032	390 716	82 322	3 074 030
May	60 357	147 749	2 219 255	161 216	401 639	86 843	3 077 058
June	64 779	149 221	2 209 475	155 690	356 820	84 788	3 020 773
July	63 398	149 195	2 236 154	166 082	328 473	81 685	3 024 987
August	64 865	153 975	2 234 131	161 131	321 992	83 320	3 019 414
September	66 219	159 784	2 214 190	167 583	308 777	83 684	3 000 236
October	61 037	166 406	2 227 932	170 584	293 744	76 769	2 996 472
November	67 688	164 725	2 213 848	180 433	289 429	81 402	2 997 524
December	65 839	163 824	2 205 299	186 182	265 341	80 933	2 967 418

Table 2

Composition of loans and advances to customers (R millions)

	Homeloans	Commercial mortgages	Credit cards	Lease and instalment debtors	Overdrafts	Term loans	Other	Less: Credit impairments	Loans and advances to customers
2008: January	693 453	168 060	55 950	238 860	122 070	284 469	540 322	26 194	2 076 991
February	701 629	167 289	56 689	241 891	118 362	330 047	559 139	27 618	2 147 428
March	709 506	170 069	56 452	244 240	119 641	332 840	576 990	27 922	2 181 815
April	711 686	173 857	57 381	246 708	115 949	314 382	574 671	28 840	2 165 794
May	719 939	177 401	57 584	248 273	116 654	328 805	593 150	29 770	2 212 037
June	726 158	182 022	57 504	249 523	122 590	344 314	599 070	31 461	2 249 718
July	735 082	187 999	57 613	250 342	113 581	327 505	599 127	32 675	2 238 573
August	741 140	192 049	58 060	251 043	111 679	341 892	567 796	34 235	2 229 424
September	746 452	196 865	58 041	252 679	116 653	356 019	596 712	35 675	2 287 747
October	755 991	201 239	58 085	253 644	110 587	383 799	591 722	37 342	2 317 724
November	761 424	206 711	57 967	253 628	107 168	368 515	582 662	37 512	2 300 563
December	763 503	208 588	57 345	252 725	106 860	377 853	549 246	39 750	2 276 371
2009: January	766 458	206 874	57 719	251 702	120 876	385 238	549 155	41 318	2 296 705
February	770 993	210 251	57 925	250 197	122 407	380 491	523 714	43 291	2 272 686
March	776 894	211 317	57 170	249 005	119 352	402 757	512 522	44 866	2 284 151
April	777 334	211 910	57 493	247 122	118 831	374 902	480 813	46 206	2 222 197
May	778 148	212 583	57 713	245 657	112 649	381 305	478 662	47 460	2 219 255
June	779 262	213 136	56 428	243 785	117 457	365 515	481 927	48 036	2 209 475
July	779 636	212 585	56 253	242 207	117 680	374 537	502 440	49 184	2 236 154
August	781 539	213 375	56 701	240 432	111 653	382 178	498 472	50 218	2 234 131
September	782 944	213 695	56 881	239 471	107 749	369 609	495 205	51 363	2 214 190
October	784 901	214 565	56 864	238 900	108 109	374 995	502 043	52 445	2 227 932
November	785 698	216 419	55 953	237 979	107 116	381 049	481 507	51 873	2 213 848
December	786 715	218 202	55 736	237 594	106 578	378 437	473 820	51 782	2 205 299

Table 3

Composition of other loans (R millions)

	Loans granted/ deposits placed under resale agreement	Redeemable preference shares	Trade, other bills and bankers' acceptances	Factoring accounts	Bank intra-group balances	Other	Total
2008: January	94 926	50 389	4 055	1 905	147 264	241 783	540 322
February	96 592	49 794	5 047	2 106	157 394	248 204	559 139
March	99 907	49 520	4 680	2 558	150 776	269 549	576 990
April	91 780	48 228	5 515	2 345	158 168	268 636	574 671
May	115 780	47 975	5 847	2 525	155 548	265 475	593 150
June	110 469	47 855	5 552	2 365	154 534	278 295	599 070
July	114 711	50 813	5 204	2 357	163 453	262 590	599 127
August	99 204	51 885	5 835	2 688	173 696	234 488	567 796
September	113 871	56 315	6 652	2 625	177 090	240 158	596 712
October	98 671	56 062	8 464	2 588	195 866	230 072	591 722
November	96 040	56 112	7 809	2 745	200 870	219 087	582 662
December	92 705	55 617	4 937	2 453	172 351	221 184	549 246
2009: January	99 296	56 201	4 439	2 165	180 364	206 690	549 155
February	85 813	55 421	4 245	2 274	178 474	197 487	523 714
March	85 229	54 072	3 427	2 533	168 702	198 559	512 522
April	76 082	54 575	2 943	2 228	154 385	190 600	480 813
May	81 081	54 697	2 955	2 150	145 198	192 581	478 662
June	86 129	54 793	3 877	1 974	143 936	191 219	481 927
July	90 624	55 884	3 808	1 827	149 872	200 425	502 440
August	93 775	57 014	3 470	3 732	150 732	189 749	498 472
September	88 852	56 841	3 537	3 806	149 479	192 689	495 205
October	87 093	57 632	3 302	4 293	160 502	189 220	502 043
November	79 009	57 346	3 328	4 064	142 852	194 909	481 507
December	79 819	57 126	3 801	3 689	143 680	185 705	473 820

Table 4

Composition of total liabilities (R millions)

	Deposits, current accounts and other creditors	Derivative financial instruments and other trading liabilities	Term debt instruments	Other	Total liabilities
2008: January	2 107 501	271 429	62 535	67 341	2 508 806
February	2 162 887	307 009	64 650	67 480	2 602 026
March	2 193 368	343 321	65 414	67 280	2 669 382
April	2 202 310	300 433	65 346	64 292	2 632 381
May	2 237 372	329 862	66 400	66 386	2 700 020
June	2 294 885	353 658	66 896	76 014	2 791 454
July	2 294 840	305 509	68 230	62 444	2 731 022
August	2 288 782	271 171	68 716	62 931	2 691 599
September	2 354 406	286 599	69 201	57 578	2 767 784
October	2 400 292	535 948	68 129	65 019	3 069 389
November	2 381 293	537 723	66 611	62 315	3 047 941
December	2 386 135	491 610	67 234	51 194	2 996 173
2009: January	2 393 828	496 338	67 784	64 352	3 022 302
February	2 381 514	451 698	67 355	58 806	2 959 374
March	2 418 152	420 015	67 491	59 291	2 964 949
April	2 359 798	408 546	68 085	54 481	2 890 910
May	2 362 834	405 539	67 626	56 877	2 892 877
June	2 356,363	355 167	67 006	55 905	2 834 441
July	2 374 389	333 934	71 449	57 002	2 836 774
August	2 373 195	327 755	73 525	56 853	2 831 328
September	2 367 922	313 159	72 626	55 436	2 809 142
October	2 382 842	294 389	73 387	53 136	2 803 754
November	2 378 999	292 087	83 206	48 951	2 803 243
December	2 365 862	273 141	84 647	45 535	2 769 185

Table 5

Composition of selected liabilities (R millions)

Deposits, current accounts and other creditors								
	Current accounts	Savings deposits	Call deposits	Fixed and notice deposits	Negotiable certificates of deposit	Other deposits and loan accounts	Deposits received under repurchase agreements	Total
2008: January.....	403 392	92 143	466 876	532 943	336 958	183 063	92 125	2 107 501
February	394 030	95 665	480 425	543 838	332 739	226 123	90 066	2 162 887
March	412 327	90 528	497 515	552 053	331 356	215 288	94 301	2 193 368
April	394 048	93 797	496 298	542 206	338 500	243 525	93 936	2 202 310
May	385 498	96 126	498 758	570 946	342 263	235 986	107 795	2 237 372
June	422 604	99 007	504 109	547 412	337 707	268 002	116 045	2 294 885
July	389 808	102 220	507 844	577 172	355 545	243 745	118 505	2 294 840
August	396 443	103 011	496 508	580 708	364 813	230 653	116 645	2 288 782
September.....	400 249	104 951	520 366	583 818	367 728	235 633	141 660	2 354 406
October	402 097	109 511	554 337	607 770	371 137	236 168	119 272	2 400 292
November.....	394 616	112 578	537 879	612 018	392 175	223 207	108 820	2 381 293
December.....	414 813	113 226	525 465	593 339	387 492	242 831	108 970	2 386 135
2009: January.....	388 627	112 110	518 452	605 983	414 460	253 285	100 911	2 393 828
February	380 625	113 793	506 585	596 527	434 029	246 435	103 520	2 381 514
March	402 013	114 984	516 611	606 064	427 675	237 683	113 121	2 418 152
April	385 683	116 553	524 898	594 592	427 414	216 969	93 688	2 359 798
May	380 088	117 107	545 073	595 448	412 119	217 545	95 454	2 362 834
June	403 025	117 578	531 844	564 944	409 339	226 809	102 825	2 356 363
July	398 592	118 969	519 554	593 136	403 483	224 465	116 189	2 374 389
August	397 305	118 436	435 603	677 092	405 017	223 290	116 451	2 373 195
September.....	394 829	117 367	424 320	666 361	410 865	234 481	119 699	2 367 922
October	395 598	118 457	427 620	655 181	417 358	248 233	120 395	2 382 842
November.....	400 285	120 482	432 234	644 402	416 540	250 542	114 514	2 378 999
December.....	398 082	120 250	424 499	648 965	426 487	247 608	99 971	2 365 862
Derivative financial instruments and other trading liabilities								
	Derivative financial instruments	Other trading liabilities	Total	Term debt instruments				
				Qualifying as capital	Other	Total		
2008: January	236 348	35 081	271 429	47 175	15 360	62 535		
February.....	267 106	39 903	307 009	49 073	15 577	64 650		
March.....	306 772	36 548	343 321	48 691	16 722	65 414		
April.....	271 194	29 239	300 433	50 588	14 759	65 346		
May.....	294 579	35 284	329 862	51 605	14 795	66 400		
June.....	322 745	30 913	353 658	52 333	14 564	66 896		
July	270 214	35 295	305 509	52 890	15 340	68 230		
August	238 479	32 691	271 171	53 284	15 432	68 716		
September	250 511	36 088	286 599	53 620	15 581	69 201		
October.....	510 233	25 715	535 948	52 024	16 105	68 129		
November	493 832	43 891	537 723	49 886	16 724	66 611		
December	452 499	39 110	491 610	49 456	17 778	67 234		
2009: January	457 031	39 307	496 338	50 187	17 597	67 784		
February.....	418 659	33 039	451 698	50 169	17 186	67 355		
March.....	389 925	30 090	420 015	51 001	16 489	67 491		
April.....	381 003	27 543	408 546	52 437	15 649	68 085		
May.....	384 409	21 131	405 539	52 156	15 470	67 626		
June.....	335 567	19 600	355 167	52 041	14 965	67 006		
July	312 005	21 929	333 934	53 211	18 238	71 449		
August	303 716	24 039	327 755	53 386	20 139	73 525		
September	293 517	19 642	313 159	53 050	19 576	72 626		
October.....	274 214	20 175	294 389	53 787	19 600	73 387		
November	271 666	20 420	292 087	56 620	26 586	83 206		
December	250 624	22 517	273 141	57 663	26 984	84 647		

Table 6

Sources of deposits (R millions)

	Sovereigns including central banks	Public-sector entities	Local authorities	Banks	Securities firms	Corporate customers	Retail customers	Other	Total
2008: January	103 632	105 552	33 587	315 476	142 316	823 706	467 965	123 925	2 116 159
February	74 673	98 534	40 791	388 925	149 528	851 174	459 835	108 512	2 171 972
March	76 489	114 984	41 106	347 020	171 834	875 138	463 434	113 797	2 203 802
April	72 093	106 901	35 919	328 061	177 761	898 195	471 396	122 986	2 213 312
May	63 072	108 365	33 620	353 939	179 726	897 109	492 673	120 695	2 249 201
June	95 635	117 406	34 532	315 342	182 462	955 218	482 000	122 307	2 304 903
July	74 483	113 168	39 384	313 746	186 566	987 845	484 285	104 745	2 304 222
August	73 467	122 306	34 373	308 569	172 603	989 690	482 093	107 227	2 290 327
September....	88 134	132 152	31 829	403 855	160 087	1 016 953	419 014	102 939	2 354 962
October	85 070	135 259	31 349	373 562	168 628	1 002 003	496 838	113 419	2 406 127
November.....	70 278	135 201	32 609	325 732	165 680	1 028 809	502 886	120 097	2 381 293
December.....	83 814	133 404	30 333	352 445	158 469	995 501	505 419	126 750	2 386 136
2009: January.....	81 569	136 646	28 712	361 032	159 878	990 872	508 002	127 118	2 393 828
February	64 904	137 699	39 142	352 462	162 011	998 990	510 610	115 831	2 381 649
March	75 242	136 702	34 668	393 155	163 486	984 217	512 265	118 417	2 418 151
April	66 809	133 669	31 498	344 592	165 374	987 247	515 066	115 544	2 359 798
May	65 114	136 109	30 593	392 800	174 270	1 003 277	436 805	123 865	2 362 833
June	76 427	135 845	27 846	314 869	174 689	988 949	518 442	119 296	2 356 363
July	66 979	125 472	31 478	338 133	174 643	1 001 083	520 645	115 955	2 374 389
August	62 796	125 867	28 337	324 213	183 424	1 017 741	519 304	111 514	2 373 195
September....	69 421	131 758	27 630	314 210	181 064	1 010 881	520 697	112 261	2 367 922
October	66 162	123 347	25 263	345 048	172 628	1 021 994	518 904	109 497	2 382 842
November.....	66 460	122 830	26 499	331 381	173 320	1 028 884	522 805	106 821	2 378 999
December.....	63 466	120 025	25 639	323 614	188 328	1 006 637	526 758	111 394	2 365 862

Table 7

Composition of total equity (R millions)

	Share capital	Retained earnings	Other reserves	Preference shareholders' equity	Total equity
2008: January	73 183	66 451	14 269	453	154 357
February.....	74 210	68 180	13 101	453	155 944
March.....	79 050	63 505	13 461	1 944	157 960
April.....	79 145	64 608	12 717	1 944	158 413
May.....	79 221	67 192	12 186	1 944	160 543
June.....	79 225	69 814	12 219	1 944	163 202
July.....	80 235	71 756	12 977	1 944	166 912
August	81 690	72 900	11 169	1 944	167 702
September	83 456	72 306	10 181	2 004	167 947
October.....	84 352	73 482	10 985	2 004	170 823
November	87 207	76 289	11 787	2 004	177 287
December	87 617	79 605	11 871	2 004	181 097
2009: January	87 608	82 812	11 935	2 004	184 359
February.....	82 967	82 340	11 220	6 648	183 175
March.....	83 495	79 551	10 918	6 648	180 611
April.....	85 481	80 254	10 738	6 648	183 120
May.....	85 481	81 214	10 838	6 648	184 180
June.....	86 319	82 957	10 402	6 648	186 325
July	86 282	84 274	11 010	6 648	188 213
August	85 842	84 634	10 962	6 648	188 086
September	87 592	85 926	10 928	6 648	191 094
October.....	87 740	87 392	10 937	6 648	192 718
November	87 760	88 908	10 966	6 648	194 282
December	87 760	92 849	10 976	6 648	198 233

Table 8**Composition of off-balance-sheet items (R millions)**

	Guarantees on behalf of clients	Letters of credit	Committed undrawn facilities	Credit derivative instruments	Other	Total
2008: January.....	103 223	182 713	20 655	11 764	22 473	340 828
February.....	102 518	186 340	21 181	12 106	22 706	344 852
March.....	104 915	196 950	21 829	12 096	23 354	359 143
April.....	106 697	199 072	22 070	12 578	22 738	363 155
May.....	103 795	201 239	22 886	12 537	27 253	367 709
June.....	110 633	193 761	24 889	10 532	27 151	366 967
July.....	105 005	186 453	25 309	12 542	27 585	356 894
August.....	111 463	185 309	25 801	14 206	25 736	362 515
September.....	115 955	194 665	28 003	14 623	21 236	374 481
October.....	116 029	194 152	31 204	15 510	18 494	375 390
November.....	112 360	192 357	27 007	15 507	18 479	365 711
December.....	107 879	194 820	25 112	18 281	20 293	366 385
2009: January.....	109 084	196 255	22 765	19 509	23 033	370 646
February.....	110 413	196 702	22 896	16 709	22 434	369 153
March.....	112 463	195 233	22 234	14 933	21 403	366 266
April.....	106 042	187 699	20 487	15 783	25 091	355 101
May.....	105 850	195 164	20 020	16 127	25 318	362 478
June.....	102 664	205 688	19 438	13 480	27 968	369 239
July.....	101 485	206 934	21 219	16 283	26 306	372 227
August.....	103 470	211 536	21 438	17 321	27 043	380 808
September.....	103 284	214 059	22 621	12 915	28 630	381 509
October.....	104 831	207 417	21 862	12 545	28 883	375 539
November.....	107 123	216 623	22 348	13 214	27 080	386 388
December.....	103 506	235 370	21 430	12 386	25 591	398 283

Table 9**Composition of the income statement (R millions)**

	Income		Expenses			Operating profit/(loss)
	Net interest income	Non-interest income	Credit losses	Operating expenses	Indirect taxation	
2008: January.....	7 264	4 414	1 900	5 484	180	4 114
February.....	6 670	4 032	1 780	5 786	226	2 911
March.....	5 913	7 233	1 624	6 018	234	5 271
April.....	6 633	5 452	2 252	5 815	206	3 812
May.....	6 370	5 351	2 039	5 931	73	3 678
June.....	5 636	7 636	2 799	7 102	300	3 071
July.....	6 740	5 403	2 503	6 373	187	3 080
August.....	6 555	5 758	2 672	6 123	213	3 305
September.....	6 607	5 822	3 092	5 919	229	3 190
October.....	6 848	6 408	3 012	6 756	176	3 312
November.....	6 138	6 012	2 542	6 054	-23	3 577
December.....	6 383	7 927	3 501	5 996	109	4 704
2009: January.....	5 863	6 879	3 103	5 767	122	3 751
February.....	5 744	5 256	3 421	6 087	238	1 254
March.....	6 726	5 854	3 426	6 273	228	2 654
April.....	6 064	5 649	2 647	6 113	184	2 770
May.....	6 125	5 528	2 927	6 254	129	2 342
June.....	6 560	6 548	3 399	6 029	72	3 607
July.....	5 987	6 544	2 995	6 661	193	2 683
August.....	6 202	6 091	2 484	6 525	156	3 128
September.....	6 343	5 937	3 110	6 995	181	1 995
October.....	6 319	6 367	3 223	6 495	205	2 763
November.....	6 113	6 169	2 382	6 789	260	2 851
December.....	6 028	8 819	2 359	6 538	211	5 739

Table 10
Composition of interest and similar income (R millions)

	Short-term negotiable securities	Home loans	Commercial mortgages	Credit cards	Lease and instalment debtors	Overdrafts	Term loans	Other	Government and other dated securities	Less: Interest income on trading assets allocated to trading revenue	Interest and similar income
2008: January.....	912	7 774	1 790	908	2 745	1 363	2 925	4 948	681	1 794	22 253
February.....	868	6 976	1 710	964	2 662	1 122	2 523	5 237	419	526	21 956
March.....	999	7 549	1 846	911	2 983	1 338	2 756	3 968	621	835	22 136
April.....	929	7 527	1 900	902	2 983	1 289	2 363	4 691	608	396	22 796
May.....	932	8 026	2 011	979	3 114	1 350	2 720	4 463	602	763	23 435
June.....	1 187	7 869	2 020	939	3 076	663	3 588	5 098	246	1 099	23 576
July.....	1 297	8 379	2 226	974	3 177	1 317	4 507	3 570	1 832	869	26 410
August.....	1 257	8 488	2 275	1 003	3 154	1 371	3 652	4 761	903	1 213	25 650
September.....	1 192	8 274	2 194	946	3 098	2 141	3 666	3 870	861	454	25 788
October.....	1 153	8 570	2 420	986	3 212	1 348	4 060	3 995	242	1 543	24 443
November.....	1 280	8 105	2 323	956	3 060	1 546	4 618	3 845	1 989	736	26 986
December.....	1 789	8 777	2 477	954	3 175	778	4 858	2 728	2 377	520	27 393
2009: January.....	1 375	8 459	2 374	971	3 142	1 411	3 790	4 075	146	654	25 089
February.....	1 335	7 089	2 063	903	2 756	1 244	2 938	3 889	-373	641	21 204
March.....	1 307	7 773	2 189	889	2 932	1 571	3 668	3 009	859	660	23 537
April.....	888	7 055	2 072	834	2 693	1 368	3 340	2 922	891	696	21 368
May.....	1 178	6 710	2 003	796	2 606	1 101	3 029	3 116	600	235	20 903
June.....	786	6 217	1 897	778	2 397	1 369	2 830	3 252	455	668	19 313
July.....	436	6 114	1 862	766	2 431	1 093	3 031	1 502	866	336	17 766
August.....	1 073	5 900	1 796	766	2 355	1 046	3 171	3 330	996	484	19 949
September.....	844	5 605	1 748	729	2 235	1 082	2 645	776	525	457	15 733
October.....	1 166	5 860	1 785	727	2 317	1 108	2 974	1 810	324	488	17 584
November.....	741	5 644	1 759	726	2 269	1 082	2 886	2 284	967	365	17 994
December.....	983	5 919	1 838	699	2 314	1 600	2 482	2 280	655	365	18 404

Table 11

Composition of interest expense and similar charges (R millions)

	Current accounts	Savings deposits	Term and other deposits	Negotiable certificates of deposit	Other deposits and loans	Other liabilities	Term debt instruments	Less: Interest expense on trading liabilities allocated to trading revenue	Interest expense and similar charges
2008: January	3 020	441	7 221	3 033	1 755	154	465	1 100	14 989
February.....	3 027	435	7 796	2 668	1 980	481	341	1 442	15 285
March	3 285	482	7 778	3 049	2 943	538	476	2 328	16 222
April	2 562	497	7 842	2 792	3 776	11	423	1 740	16 163
May.....	3 324	540	7 956	3 054	-370	425	608	-1 529	17 065
June.....	3 568	562	8 540	3 662	1 903	179	476	951	17 940
July	3 322	618	9 122	4 044	1 359	546	1 341	681	19 670
August	3 213	640	9 031	3 981	2 639	383	546	1 338	19 096
September.....	2 516	635	9 321	3 729	2 311	398	943	673	19 180
October.....	3 472	674	9 175	3 912	959	275	620	1 491	17 595
November.....	3 289	673	9 260	4 333	2 545	489	1 209	951	20 848
December.....	3 297	700	9 460	4 813	1 798	589	1 201	849	21 009
2009: January.....	3 386	692	11 707	1 599	1 966	155	463	742	19 226
February.....	2 542	581	4 508	6 667	1 621	135	203	797	15 460
March	2 672	613	8 197	4 135	1 401	166	458	831	16 810
April	2 458	414	7 691	3 571	1 706	19	668	1 224	15 305
May.....	2 227	514	7 258	3 696	1 374	-8	581	862	14 779
June.....	1 824	420	6 025	3 036	1 160	502	431	644	12 753
July	1 895	440	6 052	2 737	1 134	-16	659	1 122	11 779
August	1 853	423	6 101	3 080	1 137	-27	724	-456	13 748
September.....	1 706	371	5 314	2 655	943	268	432	2 299	9 390
October.....	1 757	434	5 421	2 703	892	-3	666	604	11 265
November.....	1 736	391	5 355	2 752	1 512	-61	638	442	11 881
December.....	1 734	386	5 539	3 276	2 116	50	652	1 377	12 377

Table 12

Profitability ratios (12-month moving average) (per cent)

2009	Return on equity	Return on assets	Cost-to-income ratio	Net interest income to assets	Non-interest revenue to assets	Operating expenses to assets	Interest and similar income to interest-earning assets	Interest expense and similar charges to funding liabilities	Net interest income ratio*
January.....	20,65	1,15	49,00	3,24	2,48	2,47	12,54	9,12	3,42
February.....	19,54	1,09	49,11	3,18	2,50	2,46	12,44	9,06	3,38
March.....	18,05	1,01	49,46	3,20	2,43	2,44	12,43	9,01	3,42
April.....	17,82	0,99	49,78	3,16	2,42	2,43	12,33	8,93	3,40
May.....	17,14	0,96	50,02	3,15	2,41	2,43	12,20	8,80	3,40
June.....	17,48	0,99	49,36	3,19	2,37	2,39	12,02	8,58	3,44
July.....	17,29	0,98	49,43	3,15	2,40	2,39	11,64	8,24	3,40
August.....	17,26	0,98	49,70	3,13	2,40	2,40	11,39	8,00	3,39
September.....	16,57	0,95	50,47	3,12	2,40	2,43	10,98	7,60	3,38
October.....	16,24	0,94	50,49	3,10	2,41	2,43	10,71	7,35	3,36
November.....	15,98	0,94	50,93	3,11	2,43	2,47	10,35	6,99	3,37
December.....	15,85	0,94	51,11	3,10	2,48	2,50	9,99	6,64	3,35

* 'Interest and similar income to interest-earning assets' less 'interest expense and similar charges to funding liabilities'

Table 13**Composition of gross operating income (R millions)**

	Net interest income	Net fee and commission income	Net trading income	Other	Gross operating income
2008: January	7 264	3 325	806	283	11 678
February	6 670	3 447	544	41	10 703
March	5 913	3 960	1 116	2 157	13 146
April	6 633	3 677	1 359	415	12 086
May	6 370	3 835	2 243	-727	11 721
June	5 636	3 921	1 832	1 883	13 272
July	6 740	3 912	-285	1 776	12 143
August	6 555	3 759	1 198	800	12 312
September	6 607	3 851	1 317	654	12 429
October	6 848	4 191	1 796	421	13 256
November	6 138	3 960	1 225	827	12 150
December	6 383	4 915	835	2 177	14 310
2009: January	5 863	3 833	2 793	254	12 742
February	5 744	3 661	1 867	-271	11 000
March	6 726	4 458	1 270	126	12 581
April	6 064	3 970	1 210	469	11 713
May	6 125	3 970	1 510	47	11 652
June	6 560	4 191	1 324	1 032	13 108
July	5 987	4 095	1 543	906	12 531
August	6 202	4 068	1 335	688	12 293
September	6 343	4 108	1 657	173	12 281
October	6 319	4 455	1 269	643	12 686
November	6 113	4 309	1 094	766	12 282
December	6 028	5 584	2 314	921	14 847

Table 14**Composition of gross operating expenses (R millions)**

	Staff	Computer processing	Travel, occupation and equipment	Marketing	Other	Operating expenses
2008: January	3 018	586	928	200	752	5 484
February	3 367	582	947	265	625	5 786
March	3 339	596	960	299	824	6 018
April	3 302	598	952	281	683	5 815
May	2 984	641	1 062	304	939	5 931
June	3 731	576	1 079	321	1 395	7 102
July	3 405	630	1 057	285	996	6 373
August	3 491	609	949	318	756	6 123
September	3 345	597	983	267	727	5 919
October	3 394	718	1 066	350	1 229	6 756
November	3 357	715	977	256	749	6 054
December	3 146	817	1 136	314	584	5 996
2009: January	3 076	665	1 017	206	804	5 767
February	3 117	673	1 135	213	950	6 087
March	3 490	638	1 030	287	828	6 273
April	3 260	631	1 030	288	903	6 113
May	3 326	677	1 054	249	948	6 254
June	3 123	671	1 017	292	925	6 029
July	3 648	649	1 033	274	1 056	6 661
August	3 578	592	1 064	267	1 025	6 525
September	3 837	676	1 001	338	1 143	6 995
October	3 572	692	1 057	266	908	6 495
November	3 602	703	1 059	391	1 036	6 789
December	3 240	749	1 177	393	978	6 538

Table 15**Composition of qualifying capital and reserve funds (R millions)**

	Primary capital and reserve funds	Secondary capital and reserve funds	Tertiary capital and reserve funds	Total
2008: January	129 567	41 849	593	172 009
February	131 958	42 024	585	174 567
March	138 009	41 083	600	179 692
April	139 528	43 262	600	183 391
May	141 124	43 793	600	185 517
June	147 738	45 284	600	193 622
July	149 793	46 047	600	196 440
August	149 535	46 345	600	196 480
September	150 018	46 103	300	196 421
October	151 281	44 564	300	196 145
November	152 915	42 224	300	195 439
December	159 187	43 062	300	202 549
2009: January	159 583	43 006	300	202 889
February	159 482	43 214	300	202 996
March	160 146	44 742	300	205 188
April	161 859	46 729	300	208 889
May	162 376	46 304	300	208 981
June	164 987	46 308	300	211 594
July	163 111	46 667	300	210 078
August	165 273	46 316	300	211 889
September	167 966	46 630	300	214 896
October	168 872	46 978	300	216 150
November	167 919	47 644	300	215 863
December	170 457	48 616	300	219 373

Table 16**Composition of risk-weighted exposure (R millions)**

	Credit risk	Operational risk	Market risk	Equity risk	Other risk	Total
2008: January	1 135 536	155 751	33 967	65 428	66 673	1 457 355
February	1 133 947	156 069	33 062	72 952	57 813	1 453 843
March	1 141 948	157 675	34 943	76 624	49 854	1 461 044
April	1 146 779	156 214	38 060	78 215	52 827	1 472 096
May	1 165 054	156 265	38 614	78 361	50 741	1 489 035
June	1 157 734	180 679	40 372	92 732	54 668	1 526 186
July	1 172 225	180 619	42 547	91 240	55 005	1 541 636
August	1 171 208	180 061	42 131	92 460	50 433	1 536 292
September	1 173 119	181 963	43 221	90 752	52 641	1 541 696
October	1 174 214	181 814	42 727	101 012	54 474	1 554 241
November	1 177 490	182 067	42 085	83 571	55 234	1 540 447
December	1 186 524	186 572	38 585	89 501	56 063	1 557 245
2009: January	1 196 153	186 526	39 416	86 629	51 583	1 560 307
February	1 196 138	186 675	41 776	85 969	54 131	1 564 690
March	1 190 092	174 746	42 289	83 922	53 382	1 544 431
April	1 189 328	174 826	44 309	84 256	50 621	1 543 339
May	1 202 983	177 525	30 458	85 923	50 062	1 546 952
June	1 187 620	193 580	32 825	80 738	51 701	1 546 463
July	1 197 849	193 787	32 029	81 859	51 792	1 557 318
August	1 194 450	193 606	32 144	83 029	52 999	1 556 227
September	1 185 547	194 575	31 765	81 370	50 697	1 543 954
October	1 176 339	194 460	34 397	80 590	48 330	1 534 116
November	1 176 125	194 638	33 834	79 126	50 274	1 533 997
December	1 173 837	214 585	32 431	81 001	51 923	1 553 777

Table 17

Contractual maturity of liabilities (composition) (R millions)

	Next day	2 to 7 days	8 days to 1 month	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 1 year	More than 1 year	Non- contractual
2008: January	937 297	78 114	482 555	137 949	101 986	145 863	235 866	386 840	200 573
February	953 043	126 855	445 076	160 094	102 603	168 779	246 280	433 631	203 428
March	1 007 395	100 489	446 701	157 667	97 012	175 691	271 128	477 615	194 066
April	977 706	107 995	436 630	175 401	105 036	177 256	265 393	461 641	191 061
May	956 786	141 611	524 200	142 539	102 260	169 047	258 554	481 469	191 314
June	1 031 389	122 172	478 412	179 472	92 409	155 964	301 079	502 587	193 214
July	984 805	118 611	476 104	165 339	103 436	161 355	313 725	468 624	195 593
August	951 924	145 068	430 747	174 375	105 441	173 804	301 379	463 938	191 428
September	999 536	135 477	413 774	175 240	74 919	221 202	292 737	450 371	188 167
October	1 094 059	156 746	389 661	163 002	139 056	234 554	324 003	558 051	192 425
November	1 095 712	118 827	348 011	216 351	131 250	229 163	311 916	571 876	197 720
December	1 058 155	146 136	400 159	183 328	125 584	212 444	265 625	592 269	201 452
2009: January	1 022 664	180 318	355 083	188 052	151 564	253 623	253 365	600 202	203 325
February	977 947	187 827	359 943	206 288	138 339	245 654	261 543	568 132	202 235
March	1 059 036	158 144	366 709	185 582	136 927	209 605	271 146	563 819	204 693
April	1 011 263	138 590	389 094	207 038	126 619	185 759	281 689	547 007	199 103
May	1 040 682	130 350	405 639	182 371	107 523	199 793	295 372	512 045	205 575
June	1 062 884	125 833	377 091	157 827	116 800	178 449	334 243	485 857	199 929
July	1 017 442	148 630	366 161	163 554	121 801	175 646	352 462	494 576	204 160
August	1 031 887	138 154	365 088	158 039	112 248	178 614	354 224	496 900	203 408
September	1 059 772	85 285	357 766	168 789	81 857	231 998	336 692	491 885	206 937
October	1 003 357	138 301	330 378	149 367	104 879	241 541	340 193	499 602	210 461
November	1 019 912	117 347	273 045	171 821	124 572	237 573	322 070	528 858	222 861
December	974 163	130 437	342 384	181 332	129 227	227 036	276 019	502 715	224 106

Table 18

"Business-as-usual" maturity of liabilities (composition) (R millions)

	Next day	2 to 7 days	8 days to 1 month	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 1 year	More than 1 year	Non- contractual
2008: January	126 764	85 439	268 004	115 114	132 017	262 273	391 205	1 046 678	206 714
February	114 257	139 156	253 248	127 157	129 240	255 285	366 592	1 174 978	222 517
March	154 042	103 371	284 223	130 670	124 531	269 085	375 440	1 198 369	208 690
April	142 567	110 421	291 112	135 703	113 911	282 652	367 062	1 184 843	214 209
May	138 581	128 014	332 102	120 706	126 405	294 897	374 232	1 184 906	210 955
June	176 696	121 355	298 110	137 269	115 978	288 592	416 476	1 231 615	212 856
July	163 944	121 082	275 663	129 392	118 145	272 518	428 099	1 214 151	216 801
August	158 575	109 294	237 969	130 393	119 933	281 103	422 081	1 237 141	212 940
September	164 512	72 989	279 140	127 143	97 944	312 265	411 859	1 263 520	209 719
October	220 593	94 752	232 696	143 380	141 669	317 261	437 936	1 387 171	224 711
November	238 698	53 362	214 856	162 876	140 688	293 530	443 779	1 394 922	226 836
December	200 122	84 909	231 113	143 835	151 129	292 076	418 201	1 397 079	225 544
2009: January	193 246	99 044	215 255	164 025	141 399	310 322	403 768	1 396 354	227 621
February	170 837	108 687	230 264	151 809	135 028	312 699	411 249	1 359 865	225 793
March	207 601	91 724	207 713	144 722	158 589	298 371	418 323	1 368 846	213 413
April	175 891	90 588	232 554	179 970	143 912	286 187	421 851	1 300 087	212 623
May	206 593	80 027	243 369	153 473	130 238	289 036	428 721	1 273 580	220 724
June	202 554	78 447	203 468	146 532	131 460	273 360	408 715	1 330 070	222 584
July	178 741	96 097	203 395	149 424	130 635	273 325	413 722	1 336 435	226 657
August	189 081	78 268	209 587	144 764	129 339	269 482	418 926	1 339 278	225 311
September	210 255	67 956	205 560	141 661	113 817	289 111	412 960	1 320 206	227 373
October	166 378	75 421	190 179	129 523	108 154	255 516	389 409	1 395 589	276 548
November	175 268	71 327	182 687	126 416	109 106	260 940	373 058	1 411 196	280 275
December	156 019	76 660	170 098	130 224	126 606	263 000	352 176	1 405 311	279 723

Table 19

Concentration of short-term funding (composition) (R millions)

	Deposit funding received from:			
	Associates	Ten largest depositors	Ten largest financial institutions	Ten largest government and parastatals
2008: January	40 418	214 789	116 153	78 001
February	48 962	217 500	153 090	62 502
March	59 782	220 938	132 318	77 617
April	59 516	199 425	131 049	64 134
May	58 037	197 532	140 383	62 143
June	59 239	210 451	133 371	71 665
July	42 051	185 887	113 951	65 881
August	39 702	180 326	108 890	66 178
September	41 408	204 159	120 495	77 729
October	52 453	203 750	137 770	73 029
November	46 886	176 150	122 529	58 081
December	41 047	214 453	127 514	73 327
2009: January	35 961	188 780	117 289	76 926
February	37 229	176 723	116 351	60 130
March	41 140	222 707	146 100	78 763
April	54 060	173 067	117 869	68 174
May	48 274	179 367	138 066	63 257
June	43 560	172 417	106 983	75 135
July	36 057	164 395	122 531	57 898
August	46 287	173 180	133 743	56 415
September	43 373	184 060	132 384	75 586
October	42 851	182 234	131 881	67 148
November	35 179	160 097	114 044	52 486
December	43 067	167 656	123 001	55 563

Table 20

Analysis of credit risk

	Impaired advances (R millions)	Gross loans and advances (R millions)	Specific credit impairments (R millions)	Impaired advances as a percentage of gross loans and advances (Per cent)	Specific credit impairments as a percentage of gross loans and advances (Per cent)	Specific credit impairments as a percentage of impaired advances (Per cent)
2008: January	43 234	2 103 185	17 309	2,06	0,82	40,0
February	47 761	2 175 046	18 337	2,20	0,84	38,4
March	50 042	2 209 737	19 068	2,26	0,86	38,1
April	53 374	2 194 634	19 550	2,43	0,89	36,6
May	57 536	2 241 807	20 339	2,57	0,91	35,4
June	61 980	2 281 179	21 761	2,72	0,95	35,1
July	63 941	2 271 249	23 188	2,82	1,02	36,3
August	68 205	2 263 659	24 666	3,01	1,09	36,2
September	72 090	2 323 422	25 845	3,10	1,11	35,9
October	80 516	2 355 066	27 313	3,42	1,16	33,9
November	84 127	2 338 075	27 124	3,60	1,16	32,2
December	90 827	2 316 121	28 499	3,92	1,23	31,4
2009: January	97 972	2 338 023	28 923	4,19	1,24	29,5
February	106 141	2 315 977	30 579	4,58	1,32	28,8
March	110 594	2 329 017	31 569	4,75	1,36	28,5
April	114 429	2 268 403	33 361	5,04	1,47	29,2
May	120 484	2 266 715	34 851	5,32	1,54	28,9
June	123 768	2 257 511	36 096	5,48	1,60	29,2
July	126 747	2 285 338	37 418	5,55	1,64	29,5
August	130 351	2 284 349	38 611	5,71	1,69	29,6
September	132 466	2 265 553	39 579	5,85	1,75	29,9
October	133 232	2 280 377	40 322	5,84	1,77	30,3
November	134 679	2 265 720	39 901	5,94	1,76	29,6
December	133 974	2 257 081	39 609	5,94	1,75	29,6

Table 21

Internal ratings-based banks: Composition of total credit exposure – Exposure at default (R millions)

	Retail			Corporate			Other			Total credit exposure		
	Total exposure	Default	Default ratio (Per cent)	Total exposure	Default	Default ratio (Per cent)	Total exposure	Default	Default ratio (Per cent)	Total exposure	Default	Default ratio (Per cent)
2008: January	1 210 414	34 362	2,84	614 248	3 411	0,56	432 503	450	0,10	2 257 165	38 222	1,69
February	1 224 175	40 659	3,32	607 358	4 275	0,70	525 262	215	0,04	2 356 794	45 149	1,92
March	1 235 878	43 493	3,52	631 734	4 345	0,69	508 189	186	0,04	2 375 802	48 024	2,02
April	1 246 772	47 668	3,82	625 146	4 296	0,69	501 829	252	0,05	2 373 747	52 215	2,20
May	1 243 081	49 648	3,99	642 592	4 152	0,65	496 399	294	0,06	2 382 072	54 094	2,27
June	1 249 791	52 347	4,19	669 328	4 775	0,71	521 841	308	0,06	2 440 960	57 430	2,35
July	1 256 038	55 677	4,43	679 854	4 652	0,68	490 873	294	0,06	2 426 765	60 622	2,50
August	1 262 598	59 046	4,68	676 940	4 734	0,70	490 249	265	0,05	2 429 786	64 045	2,64
September	1 280 534	62 873	4,91	689 616	4 792	0,69	542 507	327	0,06	2 512 657	67 992	2,71
October	1 282 628	67 138	5,23	714 996	8 049	1,13	609 263	352	0,06	2 606 887	75 539	2,90
November	1 291 447	69 771	5,40	724 710	7 047	0,97	567 708	319	0,06	2 583 864	77 137	2,99
December	1 293 278	73 777	5,70	723 529	6 691	0,92	561 445	304	0,05	2 578 253	80 771	3,13
2009: January	1 293 527	79 528	6,15	724 446	7 293	1,01	573 735	244	0,04	2 591 708	87 064	3,36
February	1 295 749	84 730	6,54	735 182	9 490	1,29	546 764	180	0,03	2 577 694	94 399	3,66
March	1 293 995	87 364	6,75	728 516	10 492	1,44	558 232	271	0,05	2 580 742	98 127	3,80
April	1 295 270	91 892	7,09	727 602	10 556	1,45	537 229	280	0,05	2 560 101	102 728	4,01
May	1 292 054	96 547	7,47	726 597	11 596	1,60	560 973	265	0,05	2 579 624	108 408	4,20
June	1 289 896	97 390	7,55	727 131	12 639	1,74	542 103	270	0,05	2 559 130	110 299	4,31
July	1 286 524	98 486	7,66	723 627	14 009	1,94	557 719	247	0,04	2 567 870	112 743	4,39
August	1 286 073	100 934	7,85	739 762	16 016	2,17	505 050	164	0,03	2 530 885	117 115	4,63
September	1 282 635	101 755	7,93	740 353	16 729	2,26	514 742	137	0,03	2 537 731	118 621	4,67
October	1 282 687	102 038	7,96	735 857	16 610	2,26	517 239	127	0,02	2 535 783	118 775	4,68
November	1 283 674	101 984	7,94	750 998	17 118	2,28	512 386	120	0,02	2 547 057	119 222	4,68
December	1 284 660	102 319	7,96	752 418	17 170	2,28	495 570	123	0,02	2 532 648	119 611	4,72

Table 22
Internal ratings-based banks: Composition of total retail credit exposure – Exposure at default (R millions)

	Retail mortgages			Revolving credit			Retail other			SME retail			Total retail credit exposure		
	Total exposure	Default (Per cent)	Default ratio (Per cent)	Total exposure	Default (Per cent)	Default ratio (Per cent)	Total exposure	Default (Per cent)	Default ratio (Per cent)	Total exposure	Default (Per cent)	Default ratio (Per cent)	Total exposure	Default (Per cent)	Default ratio (Per cent)
2008:															
January	743 802	19 846	2,67	118 143	4 454	3,77	208 046	7 248	3,48	140 424	2 814	2,00	1 210 414	34 362	2,84
February	756 378	23 565	3,12	114 602	5 806	5,07	200 259	7 694	3,84	152 935	3 594	2,35	1 224 175	40 659	3,32
March	762 833	26 145	3,43	116 767	5 756	4,93	202 899	7 844	3,87	153 381	3 747	2,44	1 235 878	43 493	3,52
April	769 013	29 183	3,79	118 118	6 252	5,29	204 598	8 232	4,02	155 043	4 001	2,58	1 246 772	47 668	3,82
May	773 015	31 018	4,01	118 673	5 993	5,05	201 977	8 828	4,37	149 416	3 809	2,55	1 243 081	49 648	3,99
June	775 969	33 114	4,27	120 812	6 461	5,35	204 336	8 711	4,26	148 674	4 060	2,73	1 249 791	52 347	4,19
July	781 005	35 559	4,55	122 241	6 592	5,39	205 327	9 211	4,49	147 466	4 314	2,93	1 256 038	55 677	4,43
August	787 040	38 838	4,93	121 973	6 835	5,60	206 487	8 834	4,28	147 099	4 539	3,09	1 262 598	59 046	4,68
September	809 524	42 169	5,21	121 573	7 010	5,77	208 567	9 160	4,39	140 870	4 534	3,22	1 280 534	62 873	4,91
October	814 856	45 666	5,60	122 245	7 240	5,92	206 439	9 283	4,50	139 087	4 949	3,56	1 282 628	67 138	5,23
November	818 119	48 095	5,88	123 860	7 250	5,85	207 088	9 262	4,47	142 380	5 163	3,63	1 291 447	69 771	5,40
December	819 422	51 127	6,24	123 506	7 435	6,02	206 360	9 856	4,78	143 990	5 358	3,72	1 293 278	73 777	5,70
2009:															
January	823 281	55 750	6,77	123 633	7 684	6,22	201 955	10 279	5,09	144 659	5 814	4,02	1 293 527	79 528	6,15
February	825 736	60 083	7,28	122 391	7 870	6,43	200 634	10 437	5,20	146 988	6 340	4,31	1 295 749	84 730	6,54
March	824 190	61 498	7,46	123 976	8 040	6,49	199 834	10 966	5,49	145 994	6 860	4,70	1 293 995	87 364	6,75
April	830 121	65 075	7,84	123 276	8 488	6,89	197 685	11 454	5,79	144 188	6 875	4,77	1 295 270	91 892	7,09
May	829 423	68 769	8,29	123 272	8 941	7,25	196 393	11 532	5,87	142 966	7 306	5,11	1 292 054	96 547	7,47
June	829 885	69 816	8,41	122 523	8 335	6,80	195 668	12 242	6,26	141 820	6 997	4,93	1 289 896	97 390	7,55
July	829 647	70 296	8,47	122 059	8 530	6,99	194 605	12 315	6,33	140 213	7 346	5,24	1 286 524	98 486	7,66
August	830 353	71 667	8,63	122 280	9 358	7,65	193 964	12 388	6,39	139 477	7 521	5,39	1 286 073	100 934	7,85
September	830 144	71 780	8,65	122 337	9 519	7,78	193 632	12 729	6,57	136 522	7 727	5,66	1 282 635	101 755	7,93
October	830 912	72 225	8,69	122 404	9 606	7,85	192 594	12 534	6,51	136 777	7 673	5,61	1 282 687	102 038	7,96
November	832 568	72 183	8,67	121 461	9 308	7,66	192 317	12 349	6,42	137 328	8 145	5,93	1 283 674	101 984	7,94
December	833 700	72 390	8,68	121 167	9 064	7,48	192 679	12 870	6,68	137 114	7 995	5,83	1 284 660	102 319	7,96

Table 23

Turnover in derivative contracts (R millions)

	Interest rate contracts	Foreign-exchange contracts	Equity and indices	Commodities	Other	Total
2008: January.....	2 375 777	2 963 525	159 099	31 229	0	5 529 630
February.....	1 600 462	2 511 147	151 402	42 747	0	4 305 758
March.....	1 411 726	2 852 877	349 336	395 856	0	5 009 795
April.....	2 423 336	2 900 230	110 058	951 477	0	6 385 101
May.....	2 218 492	2 721 892	78 983	36 248	6	5 055 620
June.....	2 775 913	3 721 087	218 234	64 586	6	6 779 825
July.....	3 202 101	3 015 297	166 201	39 276	6	6 422 882
August.....	3 285 111	2 838 070	121 895	13 628	6	6 258 711
September.....	2 884 335	4 036 946	325 170	62 505	0	7 308 957
October.....	3 386 828	3 942 806	163 910	43 246	0	7 536 790
November.....	2 700 391	3 126 682	124 755	46 036	0	5 997 864
December.....	1 641 915	2 693 662	223 253	44 772	0	4 603 602
2009: January.....	2 497 180	2 799 491	110 481	34 196	0	5 441 348
February.....	3 453 779	3 047 383	135 862	28 773	0	6 665 796
March.....	2 746 045	3 168 625	802 074	17 606	0	6 734 349
April.....	1 450 428	2 475 823	107 477	11 078	15	4 044 820
May.....	3 986 003	3 310 685	212 703	93 674	0	7 603 065
June.....	2 102 300	3 432 714	396 416	77 195	0	6 008 625
July.....	2 346 090	3 258 520	311 235	61 745	0	5 977 591
August.....	1 893 724	3 187 376	315 013	34 860	0	5 430 972
September.....	2 144 980	3 123 440	382 897	48 411	0	5 699 727
October.....	2 490 072	3 600 014	300 604	32 232	0	6 422 923
November.....	2 768 693	3 399 497	278 397	42 879	0	6 489 467
December.....	1 113 634	2 782 712	347 758	54 379	0	4 298 483

Table 24

Effective net open foreign-currency position (US\$ millions)

	Total foreign-currency assets	Total foreign-currency liabilities	Net spot position	Commitments to purchase foreign currency	Commitments to sell foreign currency	Mismatched forward commitments	Effective net open foreign-currency position
2008: January.....	29 591	19 375	10 217	288 629	298 624	-9 996	221
February.....	25 973	18 117	7 857	264 968	272 623	-7 656	201
March.....	29 112	18 623	10 489	283 088	293 392	-10 304	185
April.....	27 229	19 678	7 551	277 005	284 237	-7 232	319
May.....	25 883	19 133	6 750	282 144	288 619	-6 475	275
June.....	25 097	18 413	6 684	283 898	290 318	-6 420	264
July.....	23 059	17 847	5 212	280 699	285 953	-5 254	-42
August.....	22 372	18 701	3 672	290 488	293 642	-3 154	518
September.....	22 734	18 122	4 611	298 547	302 529	-3 982	629
October.....	24 695	19 927	4 768	310 970	315 486	-4 516	252
November.....	25 606	20 480	5 127	323 346	328 350	-5 004	123
December.....	24 238	19 664	4 574	312 579	317 045	-4 466	108
2009: January.....	24 428	20 745	3 683	292 143	295 800	-3 657	26
February.....	24 443	21 052	3 391	293 000	296 182	-3 182	209
March.....	23 916	20 580	3 336	316 112	319 267	-3 154	135
April.....	22 940	21 027	1 913	301 503	303 314	-1 811	102
May.....	23 240	19 547	3 692	265 399	268 944	-3 546	146
June.....	24 534	19 544	4 990	252 977	257 783	-4 807	183
July.....	23 418	18 798	4 620	240 341	244 802	-4 461	159
August.....	24 335	19 285	5 050	229 106	234 104	-4 997	53
September.....	24 444	19 294	5 150	225 933	231 077	-5 143	7
October.....	25 021	19 991	5 030	232 978	237 818	-4 840	190
November.....	25 845	20 494	5 351	237 715	242 842	-5 127	224
December.....	25 857	20 264	5 593	225 376	230 840	-5 463	130

Appendix 7

Directives sent to banking institutions during 2009

Banks Act Directive 1/2009	Matters related to capital floors
Banks Act Directive 2/2009	Investments, and loans and advances by controlling companies: Section 50 of the Banks Act, 1990
Banks Act Directive 3/2009	Limit in respect of effective net open foreign-currency position, and matters related to the unencumbered assets to be held by branches of foreign institutions

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
2008/12/19	31716	"Ithala Limited" A wholly owned subsidiary of Ithala Development Finance Corporation Limited	2011/12/31
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
2008/08/22	31342	Financial Service Co-operative	(dd)(i)	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 2009 to 31 December 2009

Name of bank/ controlling company	Date of approval	Name of interest (and percentage interest held, if not 100 per cent)	Country
Absa Group Limited	2009/09/08	Absa Representative Office Namibia (Pty) Limited	Namibia
Capitec Bank Limited	2009/12/18	Visa Incorporated (1972 class C common stock shares)	United States of America
Capitec Bank Limited	2009/10/14	MasterCard Incorporated (9116 Class B ordinary shares and 1 Class M ordinary share)	United States of America
FirstRand Bank Holdings Limited	2009/02/24	Kula Gold (Pty) Limited (24,46 per cent)	Australia
FirstRand Bank Holdings Limited	2009/02/24	Lizer Cylinders Limited (≤ 32 per cent)	India
FirstRand Bank Holdings Limited	2009/03/03	Sutter Gold Mining Inc (49,9 per cent)	Canada
FirstRand Bank Holdings Limited	2009/03/10	Interior Works Holdings (Pty) Limited (48 per cent)	Australia
FirstRand Bank Holdings Limited	2009/03/17	Axis Infrastructure Fund Limited (35 per cent)	Mauritius
FirstRand Bank Holdings Limited	2009/05/04	FirstRand Bank Nigeria Representative Office	Nigeria
FirstRand Bank Holdings Limited	2009/07/01	FirstRand Bank Angola Representative Office	Angola
FirstRand Bank Holdings Limited	2009/12/09	Argun Vermögensverwaltung GmbH (1 per cent)	Germany
FirstRand Bank Holdings Limited	2009/12/18	Payment Associate of Lesotho (20 per cent)	Lesotho
Mercantile Bank Limited	2009/05/24	Visa Incorporated (Class C common stock of ordinary shares)	United States of America
Investec Limited	2009/11/19	Central African Gold Ghana Limited (CAGG)	Ghana
Investec plc*	2009/03/09	Investec UK Special Opportunities Fund Limited (19 per cent)	Guernsey
Investec plc*	2009/03/17	Investec Gresham Limited	United Kingdom
Investec plc*	2009/05/21	Abacus Property Group (3 per cent)	Australia
Investec plc*	2009/06/02	Media Innovation Pty Ltd (2,85 per cent)	Singapore
Investec plc*	2009/07/24	Collgar Wind Farm Investment Holdings (Pty) Ltd	Australia
Investec plc*	2009/07/24	Collgar Wind Farm Services (Pty) Ltd	Australia
Investec plc*	2009/08/04	Idatech Cyprus Holding Company	Cyprus
Investec plc*	2009/08/04	Idatech Fuel Cell Systems Cyprus Ltd	Cyprus
Investec plc*	2009/08/04	Idatech Fuel Cell System India Ltd	India
Investec plc*	2009/04/30	Austral Comnia Holdings Pty Ltd (1 per cent)	Australia
Investec plc*	2009/04/30	Azure Mineral Ltd (1 per cent)	Australia
Investec plc*	2009/04/30	Investec Global Aircraft Fund (14 per cent)	Australia
Investec plc*	2009/04/30	Investec Property Opportunity Fund (5 per cent)	Australia
Investec plc*	2009/04/30	Investec Wentworth Private Equity Fund 3 (1 per cent)	Australia
Investec plc*	2009/04/30	Kingsgate Consolidated (1 per cent)	Australia
Investec plc*	2009/04/30	MZL Opportunity Fund (75 per cent)	Australia
Investec plc*	2009/04/30	MZL Inherited Syndicate Fund (49 per cent)	Australia
Investec plc*	2009/04/30	MZL Accrux Syndicate Fund (49 per cent)	Australia
Investec plc*	2009/04/30	MZL Pty Ltd Convertible Note (15 per cent)	Australia
Investec plc*	2009/04/30	Renison Consolidated Mines RL (1 per cent)	Australia
Investec plc*	2009/02/17	EZ Energy USA Inc (13,5 per cent)	United States of America
Investec plc*	2009/03/09	Mannum Powerco (Pty) Ltd	Australia
Investec plc*	2009/03/09	Tungkillo Powerco (Pty) Ltd	Australia
Investec plc*	2009/03/17	Investec Gresham Limited	United Kingdom
Investec plc*	2009/03/25	Mackenzie Tower (Pty) Limited (50 per cent)	Australia
Investec plc*	2009/05/12	Start Funding No 3 Limited	Ireland
Investec plc*	2009/05/12	Gaeta Limited	Ireland
Investec plc*	2009/08/04	Roninvest Holdings LLC	United Kingdom

Appendix 9

Approval of acquisition or establishment of foreign banking interests in terms of section 52 of the Banks Act, 1990, from 1 January 2009 to 31 December 2009 (continued)

Name of bank/ controlling company	Date of approval	Name of interest (and percentage interest held, if not 100 per cent)	Country
Nedbank Limited	2009/03/23	NedProperties (Pty) Limited	Namibia
Nedbank Limited	2009/03/23	NedPlan Insurance Brokers Namibia	Namibia
Nedbank Limited	2009/06/23	Fairbairn Private Bank (Jersey) Limited (29,7 per cent)	Jersey
Nedbank Limited	2009/07/28	Ethanol Acquisition, LLC (8,49 per cent)	United States of America
Nedbank Limited	2009/10/28	Fairbairn Private Bank (IoM) Limited's Representative Office United Arab Emirates	United Arab Emirates
Nedbank Limited	2009/12/22	CBN Nominees (Pty) Limited	Namibia
Standard Bank Group Limited	2008/04/02	Liberty Holdings Namibia Limited	Namibia
Standard Bank Group Limited	2009/12/11	United Funeral Insurance Limited	Namibia
Standard Bank Group Limited	2009/07/23	MasterCard International Incorporated (1 per cent interest)	United States of America
Standard Bank Group Limited	2009/08/07	Visa Incorporated (1 per cent interest)	United States of America
Standard Bank Group Limited	2009/07/20	Troika Dialog Group Limited (37,31 per cent)	Cayman Islands
Standard Bank Group Limited	2009/05/02	The Standard Bank of South Africa Limited – Beijing Representative Office	Peoples Republic of China
Standard Bank Group Limited	2009/05/02	Standard Advisory China Limited	Peoples Republic of China
Teba Bank Limited	2009/12/17	Visa Incorporated (2,446 shares in Class C Common Stock)	United States of America

* 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 2009

Domicile of foreign regulator (listed alphabetically)	Foreign banking supervisor	Effective from
1 Argentina	Superintendencia de Entidades Financieras y Cambiarias (The Central Bank of Argentina)	18 August 2007
2 Australia	Australian Prudential Regulation Authority	4 July 2007
3 Germany	Bundesanstalt für Finanzdienstleistungsaufsicht	13 August 2004
4 Hong Kong	Monetary Authority of Hong Kong	12 December 2006
5 Ireland	Irish Financial Services Regulatory Authority	21 July 2004
6 Isle of Man	Financial Supervision Commission of the Isle of Man	13 August 2001
7 Mauritius	Bank of Mauritius	25 January 2005
8 Namibia	Bank Supervision Department of the Bank of Namibia	27 September 2004
9 Nigeria	Central Bank of Nigeria	20 March 2008
10 United Arab Emirates	The Dubai Financial Services Authority	8 August 2009
11 United Kingdom	Financial Services Authority	21 July 2006

The purpose of a memorandum of understanding (MoU) is to provide a formal basis for a bilateral working relationship and co-operation between supervisors, including the exchange of information and investigative assistance.

It should be noted that any MoU entered into by the Department does not modify or supersede any laws or regulatory requirements in force in, or applying to, the Republic of South Africa. Accordingly, an MoU sets forth a statement of intent and does not create any enforceable rights.

In 2009 the Department made a policy decision in future to allow only the acquisition or establishment of local (inward) and cross-border banking operations in instances where an MoU with the cross-border banking supervisor concerned has been concluded. This decision was underpinned by global initiatives to ensure that cross-border activities do not contribute to enhanced risk, as was evidenced by the global crisis.

Appendix 10

Memorandums of understanding concluded between the Bank Supervision Department of the South African Reserve Bank and foreign supervisors as at 31 December 2009 (continued)

During the year under review the Department concluded or signed only one memorandum of understanding (MoU), and that was with the Dubai Financial Services Authority. A further six MoUs were initiated in 2009 bringing the total number of work-in-progress MoUs to 15 at the end of 2009. The 15 pending MoUs are as follows:

Domicile of foreign regulator (listed alphabetically)	Regulator
1 China	The Financial Supervisory Commission of Taiwan
2 Cyprus	Central Bank of Cyprus
3 France	The French Banking Commission
4 India	The Reserve Bank of India
5 Kenya	Central Bank of Kenya
6 Korea	The Financial Supervisory Commission of the Republic of Korea
7 Lesotho	Central Bank of Lesotho
8 The Netherlands	The Netherlands Bank
9 Russian Federation	Central Bank of the Russian Federation
10 The Kingdom of Swaziland	Central Bank of Swaziland
11 Taiwan	The Financial Supervisory Commission of Taiwan
12 Tanzania	Bank of Tanzania
13 The Bolivarian Republic of Venezuela	The Superintendence of Banks and other Financial Institutions of the Bolivarian Republic of Venezuela
14 United Arab Emirates	Central Bank of the United Arab Emirates
15 United States of America	Federal Reserve Bank of New York

Africa

The 14 Heads of State or Government of the Southern African Development Community (SADC) have signed a Protocol on Finance and Investment* (PFI). The PFI, among other things, includes a section that is a framework for co-operation and co-ordination in banking regulatory and supervisory matters. The 14 SADC countries are the Republic of Angola, the Republic of Botswana, the Democratic Republic of Congo, the Kingdom of Lesotho, the Republic of Malawi, the Republic of Mauritius, the Republic of Mozambique, the Republic of Namibia, Republic of Seychelles, the Republic of South Africa, the Kingdom of Swaziland, the United Republic of Tanzania, the Republic of Zambia and the Republic of Zimbabwe.

* <http://www.sadc.int/cms/uploads/SADC%20Finance%20and%20Investment%20Protocol%20Brochure%20-%20English.pdf>