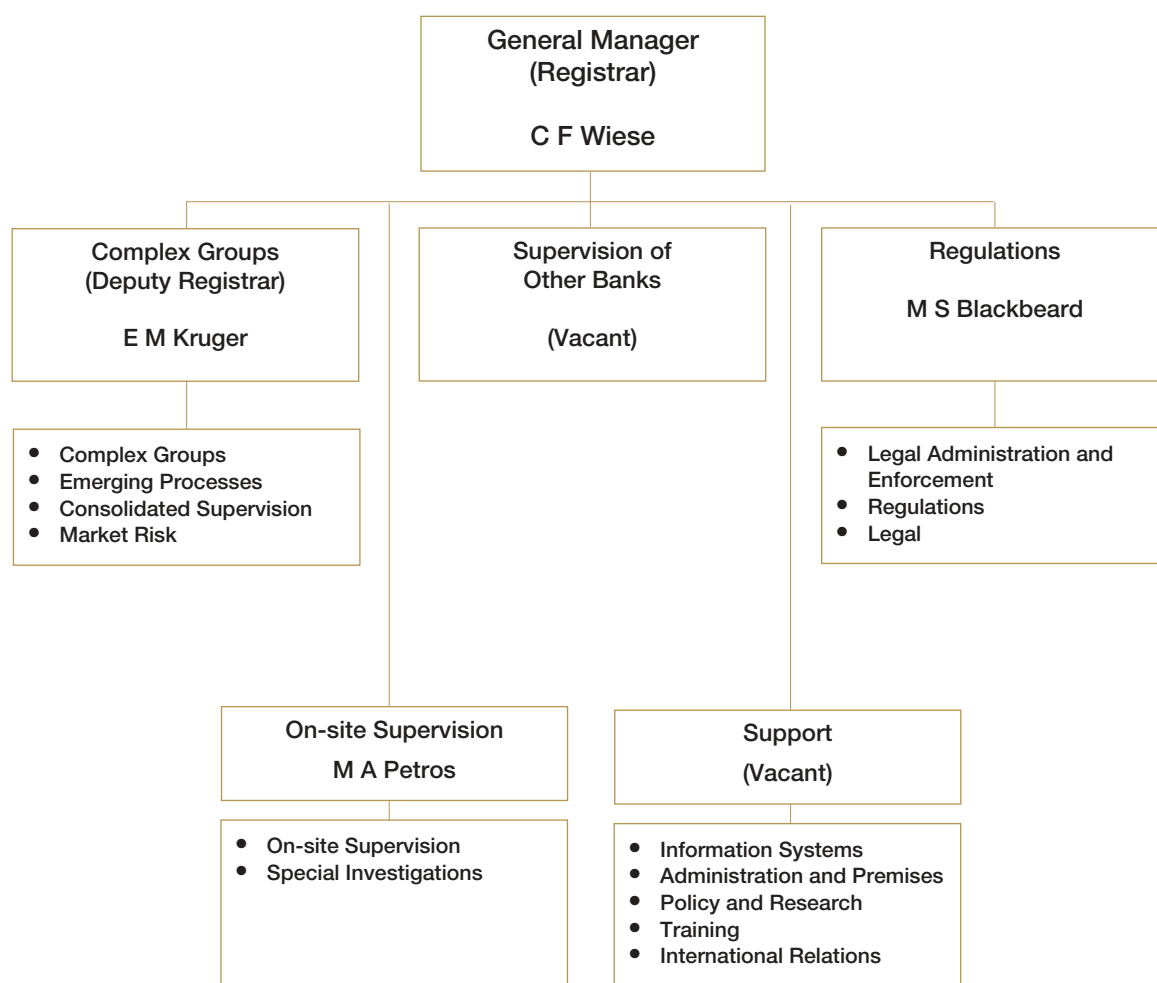




APPENDICES

ORGANISATIONAL STRUCTURE OF THE BANK SUPERVISION DEPARTMENT



APPENDIX 2

REGISTERED BANKS AND MUTUAL BANKS AS AT 31 DECEMBER 2002

REGISTERED BANKS

Institution	Address	Total assets at 31 December		Percentage annual growth %
		2001 R million	2002 R million	
1. ABSA Bank Limited	P O Box 7735, Johannesburg, 2000	202 484	227 685	12,4
2. African Bank Limited	Private Bag X170, Halfway House, 1685	5 711	6 417	12,4
3. African Merchant Bank Limited	P O Box 786833, Sandton, 2146	1 979	1 250	-36,9
4. Albaraka Bank Limited	P O Box 4395, Durban, 4000	523	643	22,9
5. BOE Bank Limited	P O Box 1744, Durban, 4000	58 439	46 439	-20,5
6. Cape of Good Hope Bank Limited	P O Box 2125, Cape Town, 8000	6 295	7 456	18,4
7. Capitec Bank Limited	P O Box 12451, Die Boord, Stellenbosch, 7613	304	368	20,8
8. FirstRand Bank Limited	P O Box 786273, Sandton, 2146	195 764	212 536	8,6
9. Gensec Bank Limited	P O Box 411420, Craighall, 2024	15 214	12 678	-16,7
10. Habib Overseas Bank Limited	P O Box 62369, Marshalltown, 2107	205	262	28,0
11. HBZ Bank Limited	P O Box 48449, Qualbert, 4078	374	486	30,0
12. Imperial Bank Limited	P O Box 3567, Edenvale, 1610	5 830	9 417	61,5
13. Investec Bank Limited	P O Box 785700, Sandton, 2146	62 977	63 964	1,6
14. Marriott Merchant Bank Limited	P O Box 3211, Durban, 4000	633	525	-17,1
15. Mercantile Bank Limited	P O Box 782699, Sandton, 2146	2 880	2 225	-22,7
16. MLS Bank Limited	P O Box 87175, Houghton, 2041	3 781	4 124	9,1
17. Nedbank Limited	P O Box 1144, Johannesburg, 2000	144 698	161 090	11,3
18. Nedcor Investment Bank Limited	P O Box 582, Johannesburg, 2000	26 122	35 781	37,0
19. Peoples Bank Limited	P O Box 1144, Johannesburg, 2000	5 104	7 906	54,9
20. PSG Investment Bank Limited	P O Box 987, Parklands, 2121	3 279	869	-73,5
21. Rand Merchant Bank Limited	P O Box 786273, Sandton, 2146	3 651	3 671	0,5
22. Rennies Bank Limited	P O Box 87274, Houghton, 2041	250	257	2,9
23. Sasfin Bank Limited	P O Box 95104, Grant Park, 2051	570	566	-0,8

APPENDIX 2

REGISTERED BANKS AND MUTUAL BANKS AS AT 31 DECEMBER 2002 (continued)

REGISTERED BANKS (continued)

Institution	Address	Total assets at 31 December		Percentage annual growth %
		2001 R million	2002 R million	
24. Securities Investment Bank Limited	P O Box 1499, Saxonwold, 2132	685	200	-70,8
25. TEBA Bank Limited	Private Bag X174, Halfway House, 1685	1 395	1 578	13,1
26. The South African Bank of Athens Limited	P O Box 7781, Johannesburg, 2000	419	480	14,7
27. The Standard Bank of South Africa Limited	P O Box 7725, Johannesburg, 2000	184 724	215 717	16,8
28. Unibank Limited	P O Box 5490, Rivonia, 2128	6 243	2 527	-59,5

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		Percentage annual growth %
		2001 R million	2002 R million	
1. MEEG Bank Limited	P O Box 332, Umtata, 5100	697	729	4,7

REGISTERED MUTUAL BANKS

Institution	Type of registration	Address	Total assets as at 31 December		Percentage annual growth %
			2001 R million	2002 R million	
1. GBS Mutual Bank	Final	P O Box 114, Grahamstown, 6140	285	295	3,4
2. VBS Mutual Bank	Provisional	P O Box 3618, Louis Trichardt, 0920	172	178	3,3

APPENDIX 2

REGISTERED BANKS AND MUTUAL BANKS AS AT 31 DECEMBER 2002 (continued)

BANK UNDER CURATORSHIP

Institution	Curator	Date of order
1. Regal Treasury Private Bank Limited	Mr R K Store of Deloitte & Touche	26 June 2001

BANKS IN RECEIVERSHIP IN TERMS OF A SCHEME OF ARRANGEMENT IN TERMS OF SECTION 311 OF THE COMPANIES ACT, 1973

Institution	Receiver
1. New Republic Bank Limited	Mr C C Allan of Ernst & Young
2. Saambou Bank Limited	Mr T J Louw of KPMG

BANK IN FINAL LIQUIDATION

Institution	Liquidator	Date of order
1. Islamic Bank Limited	Mr A D Wilkins of Deloitte & Touche	13 January 1998

APPENDIX 3

LOCAL BANK BRANCHES OF FOREIGN BANKS AS AT 31 DECEMBER 2002

Institution	Address
1. ABN AMRO Bank N.V.	P O Box 78769, Sandton, 2146
2. Bank of Baroda	91/121 Cowey Road, Cowey Park, Berea, Durban, 4001
3. Bank of China Johannesburg Branch	P O Box 782616, Sandton, 2146
4. Bank of Taiwan South Africa Branch	P O Box 1999, Parklands, 2121
5. Barclays Bank Plc, South Africa Branch	P O Box 1542, Saxonwold, 2132
6. China Construction Bank – Johannesburg Branch	Private Bag X10007, Sandton, 2146
7. Citibank N.A.	P O Box 1800, Saxonwold, 2132
8. Commerzbank Aktiengesellschaft	P O Box 860, Parklands, 2121
9. Crédit Agricole Indosuez	P O Box 61523, Marshalltown, 2107
10. Deutsche Bank AG	Private Bag X9933, Sandton, 2146
11. ING Bank N.V. South Africa Branch	P O Box 782080, Sandton, 2146
12. JPMorgan Chase Bank (Johannesburg Branch)	Private Bag X9936, Sandton, 2146
13. Société Générale	P O Box 6872, Johannesburg, 2000
14. State Bank of India	P O Box 2538, Saxonwold, 2132

APPENDIX 4

NAME CHANGES AND CANCELLATION OF REGISTRATION OF BANKS AND BRANCHES OF FOREIGN BANKS DURING THE PERIOD FROM 1 JANUARY 2002 TO 31 DECEMBER 2002

NAME CHANGES

Previous name	New name	Date of change
1. FBC Fidelity Bank Limited	Peoples Bank Limited	29 April 2002
2. Nedcor Bank Limited	Nedbank Limited	9 December 2002
3. Real Africa Durolink Investment Bank Limited	PSG Investment Bank Limited	29 November 2002

CANCELLATION OF REGISTRATION

Institution	Date of cancellation
1. Brait Merchant Bank Limited	30 September 2002
2. Cadiz Investment Bank Limited	15 April 2002
3. Corpcapital Bank Limited	28 November 2002
4. FirstCorp Merchant Bank Limited	17 April 2002
5. International Bank of Southern Africa Limited	30 April 2002
6. Merrill Lynch Capital Markets Bank Limited	5 April 2002
7. PSG Investment Bank Limited	31 October 2002
8. Old Mutual Bank Limited	17 December 2002
9. TA Bank of South Africa Limited	5 April 2002

APPENDIX 5

REGISTERED CONTROLLING COMPANIES AS AT 31 DECEMBER 2002

Institution	Address
1. ABSA Group Limited	P O Box 260595, Excom, 2023
2. African Bank Investments Limited	P O Box X170 Halfway House, 1685
3. AMB Holdings Limited	P O Box 786833, Sandton, 2146
4. BOE Limited	P O Box 86, Cape Town, 8000
5. Capitec Bank Holdings Limited	P O Box 12451, Die Boord, Stellenbosch, 7613
6. FirstRand Bank Holdings Limited	P O Box 1153, Johannesburg, 2000
7. Genbel Securities Limited	P O Box 411420, Craighall, 2006
8. Investec Holdings Limited	P O Box 785700, Sandton, 2146
9. Investec Limited	P O Box 785700, Sandton, 2146
10. Marriott Holdings Limited	P O Box 207, Durban, 4000
11. MEEG Bank Holdings Company Limited	P O Box 412352, Craighall, 2024
12. Mercantile Lisbon Bank Holdings Limited	P O Box 782699, Sandton, 2146
13. Nedcor Investment Bank Holdings Limited	P O Box 582, Johannesburg, 2000
14. Nedcor Limited	P O Box 1144, Johannesburg, 2000
15. NRB Holdings Limited	P O Box 4928, Durban, 4000
16. PSG Investment Bank Holdings Limited	P O Box 987, Parklands, 2121
17. Regal Treasury Bank Holdings Limited	P O Box 3215, Rivonia, 2128
18. Rennie's Bank Holdings Limited	P O Box 87274, Houghton, 2041
19. Saambou Holdings Limited	P O Box 74127, Lynnwood Ridge, 0040
20. Sasfin Holdings Limited	P O Box 95104, Grant Park, 2051
21. Standard Bank Group Limited	P O Box 7725, Johannesburg, 2000
22. TEBA Bank Controlling Company Limited	Private Bag X174, Halfway House, 1685
23. Unibank Group Limited	P O Box 5490, Rivonia, 2128
24. Unibank Investment Holdings Limited	P O Box 5490, Rivonia, 2128

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

1. Albaraka Investment and Development Company	P O Box 6854, Jeddah, 21452, Saudi Arabia
2. National Bank of Greece	86 Eolou Street, Athens TT 121, Greece
3. Pitcairns Finance	121, Avenue de la Faiencerie, L-1511 Luxemburg, RCS Luxemburg, B nr 33-106

APPENDIX 6

FOREIGN BANKS WITH APPROVED LOCAL REPRESENTATIVE OFFICES

Institution	Address
1. American Express Bank Limited	P O Box 651, Parklands, 2121
2. Banca di Roma	P O Box 787018, Sandton, 2146
3. Banco BPI, SA	P O Box 303, Bruma, 2026
4. Banco Comercial Português	P O Box 273, Bruma, 2026
5. Banco Espírito Santo e Comercial de Lisboa	P O Box 749, Bruma, 2026
6. Banco Privado Português, SA	P O Box 78407, Sandton, 2146
7. Banco Totta & Açores SA	P O Box 309, Bruma, 2026
8. Bank Austria Aktiengesellschaft	P O Box 1483, Parklands, 2121
9. Bank Leumi Le-Israel BM	P O Box 8214, Johannesburg, 2000
10. Bank of America, National Association	P O Box 653144, Benmore, 2010
11. Bank of Cyprus Group	P O Box 652176, Benmore, 2010
12. Banque Bruxelles Lambert SA	P O Box 650660, Benmore, 2010
13. BNP Paribas Johannesburg	P O Box 653002, Benmore, 2010
14. Barclays Private Bank Limited	P O Box 1542, Saxonwold, 2132
15. Bayerische Hypo- und Vereinsbank AG	P O Box 1483, Parklands, 2121
16. Bayerische Landesbank Girozentrale	P O Box 47337, Parklands, 2121
17. Belgolaise Bank	P O Box 652065, Benmore, 2010
18. Berliner Handels- und Frankfurter Bank	P O Box 782080, Sandton, 2146
19. China Everbright Bank, South African	P O Box 78345, Sandton, 2146
20. Commerzbank AG	P O Box 860, Parklands, 2121
21. Crédit Industriel et Commercial	302 Portofino, 30 9th Street, Killarney, 2193
22. Crédit Lyonnais	P O Box 1059, Cramerview, 2060
23. Credit Suisse	Private Bag X9911, Sandton, 2146
24. Credit Suisse First Boston SA (Pty) Limited	Private Bag 1773, Parklands, 2121
25. Dresdner Bank AG	P O Box 413355, Craighall, 2024
26. Dresdner Kleinwort Wasserstein Limited	P O Box 413355, Craighall, 2146
27. Export-Import Bank of India	P O Box 2018, Saxonwold, 2132
28. Fortis Bank (Nederland) N.V.	P O Box 652065, Benmore, 2010
29. Gerrard Private Bank (Isle of Man) Limited	P O Box 1144, Johannesburg, 2000
30. Gerrard Private Bank (Jersey) Limited	P O Box 1144, Johannesburg, 2000
31. Hambros Bank Limited	P O Box 652275, Benmore, 2010
32. Hellenic Bank Limited	P O Box 783392, Sandton, 2146
33. HSBC Equator Bank Plc	P O Box 3248, Parklands, 2121

APPENDIX 6

FOREIGN BANKS WITH APPROVED LOCAL REPRESENTATIVE OFFICES (continued)

Institution	Address
34. ING Banque Bruxelles Lambert (Suisse) SA	P O Box 65660, Benmore, 2010
35. Kredietbank SA Luxembourgeoise	P O Box 11241, Hatfield, 0028
36. Laiki Banking Group	P O Box 1621, Bruma, 2026
37. Natexis Banques Populaires	P O Box 1414, Morningside, 2057
38. National Bank of Egypt	P O Box 55402, Northlands, 2116
39. National Bank of Malawi	P O Box 412723, Craighall, 2024
40. Royal Bank of Canada	P O Box 652260, Benmore, 2010
41. Royal Bank of Canada Europe Limited	P O Box 784568, Sandton, 2146
42. Société Générale Representative Office for Southern Africa	P O Box 6872, Johannesburg, 2000
43. Standard Chartered Bank	P O Box 2047, Houghton, 2041
44. Sumitomo Mitsui Banking Corporation	Private Bag X134, Bryanston, 2021
45. The Bank of Tokyo-Mitsubishi, Ltd	P O Box 78519, Sandton, 2146
46. The Representative Office for Southern and Eastern Africa of the Export-Import Bank of China	5th Floor, Fedsure Towers, 13 Fredman Drive, Sandown, 2196
47. UBS AG	P O Box 652863, Benmore, 2010
48. Union Bank of Nigeria Plc	P O Box 653125, Benmore, 2010
49. Vereins- und Westbank AG	P O Box 1483, Parklands, 2121
50. Vnesheconombank	P O Box 413742, Craighall, 2024
51. Wachovia Bank, NA	P O Box 3009, Parklands, 2121
52. WestLB	P O Box 786126, Sandton, 2146

APPENDIX 7

TRENDS IN SOUTH AFRICAN BANKS

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

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

Note: Certain of the comparative figures in respect of 2000 and 2001 may differ from those reported in the 2000 and 2001 Annual Reports owing to the submission of amended returns by banks after publication of those reports.

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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- ledge- ment of debt R million	Capital and reserves R million	Total liabilities R million
Average month-end balance for quarter								
2000:01	40 626	494 108	42 279	26 195	67 656	4 248	64 669	739 781
2000:02	41 822	492 563	44 978	27 783	66 888	4 240	68 371	746 644
2000:03	43 403	505 448	50 413	25 864	74 029	4 960	71 450	775 567
2000:04	41 710	523 890	57 787	24 091	78 163	4 352	75 337	805 328
2001:01	63 022	526 930	61 248	21 896	81 903	3 926	89 273	848 198
2001:02	72 684	537 949	64 739	21 016	93 099	3 069	88 977	881 533
2001:03	81 129	564 445	68 548	22 986	110 919	2 833	87 563	938 423
2001:04	88 443	577 658	84 232	28 757	136 086	3 483	91 584	1 010 244
2002:01	94 496	607 977	90 352	24 592	130 068	3 137	92 647	1 043 268
2002:02	97 055	640 957	73 190	30 458	115 294	2 708	96 834	1 056 496
2002:03	91 370	650 973	68 614	24 692	124 246	2 375	100 948	1 063 218
2002:04	85 485	654 884	65 829	37 839	135 833	2 176	101 628	1 083 674
Month-end balance for year								
Dec 2000	42 013	536 438	59 258	25 155	74 589	4 247	77 538	819 238
Dec 2001	87 267	588 873	95 151	32 685	150 982	2 816	92 213	1 049 987
Dec 2002	81 634	662 492	58 405	49 661	143 073	2 131	103 356	1 100 753
Average for 12 months								
2000	41 890	504 002	48 864	25 983	71 683	4 450	69 957	766 829
2001	76 320	551 745	69 692	23 564	79 285	3 328	89 349	919 600
2002	92 101	638 698	74 496	29 395	126 359	2 599	98 014	1 061 663
Percentage annual growth	%	%	%	%	%	%	%	%
2000	13,8	7,5	53,8	51,5	19,4	-48,2	22,6	13,0
2001	107,7	9,8	60,6	29,9	102,4	-33,7	18,9	28,2
2002	-6,5	12,5	-38,6	51,9	-5,2	-24,3	12,1	4,8

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	Invest- ment portfolio R million	Non- financial assets R million	Acknow- ledgement of debt outstanding R million	Other assets R million	Total assets R million
Average month-end balance for quarter									
2000:01	13 936	30 009	571 144	10 297	70 232	10 978	4 248	28 937	739 781
2000:02	14 595	30 688	572 583	9 966	76 340	10 929	4 240	27 302	746 644
2000:03	15 025	30 014	592 796	8 756	87 018	10 841	4 960	26 156	775 567
2000:04	17 696	32 810	605 180	8 731	100 411	11 152	4 352	24 995	805 328
2001:01	15 965	33 962	627 817	11 649	111 261	12 280	3 926	31 339	848 198
2001:02	16 711	42 472	646 705	14 678	103 706	11 518	3 070	42 674	881 533
2001:03	17 709	49 453	686 140	14 337	116 612	11 605	2 834	39 734	938 423
2001:04	21 362	49 626	717 525	19 162	148 797	11 695	3 573	38 505	1 010 244
2002:01	21 007	53 452	756 703	18 981	133 853	11 476	3 137	44 657	1 043 268
2002:02	21 768	58 181	776 943	22 187	121 584	12 015	2 708	41 110	1 056 496
2002:03	22 135	46 248	802 755	19 038	120 817	12 382	2 375	37 468	1 063 218
2002:04	24 774	46 117	802 543	28 291	124 684	12 357	2 176	42 732	1 083 674
Month-end balance for year									
Dec 2000	19 851	33 326	612 517	8 597	105 526	11 211	4 247	23 964	819 238
Dec 2001	24 046	51 529	732 811	20 652	168 098	11 851	2 817	38 183	1 049 987
Dec 2002	26 537	47 293	799 787	36 814	132 934	12 523	2 131	42 734	1 100 753
Average for 12 months									
2000	15 313	30 881	585 426	9 438	83 500	10 975	4 450	26 848	766 829
2001	17 937	43 878	669 547	14 957	120 094	11 774	3 351	38 063	919 600
2002	22 421	50 999	784 736	22 124	125 234	12 058	2 599	41 492	1 061 663
Percentage annual growth	%	%	%	%	%	%	%	%	%
2000	9,9	8,5	11,0	22,8	52,9	3,3	-48,2	-18,3	13,0
2001	21,1	54,6	19,6	140,2	59,3	5,7	-33,7	59,3	28,2
2002	10,4	-8,2	9,1	78,3	-20,9	5,7	-24,4	11,9	4,8

TABLE 3

COMPOSITION OF SELECTED LIABILITIES

	Deposits					Loans under repurchase agreement			Foreign funding		
	Demand R million	Savings R million	Fixed and notice R million	Negotiable certificates of deposit R million	Total 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											
2000:01	256 297	30 112	132 820	74 879	494 108	13 791	12 404	26 195	29 096	13 183	42 279
2000:02	253 071	30 372	142 759	66 361	492 563	14 384	13 399	27 783	31 214	13 764	44 978
2000:03	252 642	30 956	152 117	69 734	505 448	13 117	12 747	25 864	35 151	15 262	50 413
2000:04	255 038	32 061	163 723	73 067	523 890	12 960	11 131	24 091	40 474	17 313	57 787
2001:01	260 355	31 395	177 138	58 041	526 930	6 021	6 137	12 158	42 772	18 476	61 248
2001:02	270 767	32 261	180 485	54 436	537 949	5 760	5 461	11 221	45 888	18 851	64 739
2001:03	281 278	33 653	189 491	60 023	564 445	5 480	7 117	12 597	47 939	20 609	68 548
2001:04	292 925	34 969	186 638	63 126	577 658	8 906	8 389	17 295	55 509	28 723	84 232
2002:01	319 058	34 906	195 500	58 513	607 977	8 097	5 145	13 242	53 543	36 810	90 352
2002:02	338 398	36 357	214 003	52 199	640 957	10 267	6 777	17 044	40 759	32 431	73 190
2002:03	336 317	37 573	225 440	51 643	650 973	7 415	6 063	13 478	41 563	27 051	68 614
2002:04	325 308	37 435	237 346	54 794	654 884	16 383	9 822	26 205	37 521	28 309	65 829
Month-end balance for year											
Dec 2000	260 554	32 045	165 816	78 023	536 438	13 781	11 375	25 155	41 845	17 413	59 258
Dec 2001	303 390	35 123	187 759	62 600	588 873	11 663	8 681	20 344	59 406	35 745	95 151
Dec 2002	334 143	37 083	234 674	56 592	662 492	20 924	16 706	37 630	33 105	25 301	58 405
Average for 12 months											
2000	254 262	30 875	147 855	71 010	504 002	13 563	12 420	25 983	33 984	14 881	48 864
2001	276 331	33 069	183 438	58 907	551 745	6 542	6 776	13 318	48 027	21 665	69 692
2002	329 770	36 568	218 072	54 288	638 698	10 540	6 952	17 492	43 346	31 150	74 496
Percentage annual growth	%	%	%	%	%	%	%	%	%	%	%
2000	-1,0	2,4	25,5	7,8	7,5	58,5	43,8	51,5	57,1	46,5	53,8
2001	16,4	9,6	13,2	-19,8	9,8	-15,4	-23,7	-19,1	42,0	105,3	60,6
2002	10,1	5,6	25,0	-9,6	12,5	79,4	92,4	85,0	-44,3	-29,2	-38,6

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- ledgement of debt discounted 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										
2000:01	14 309	74 492	197 490	11 627	20 698	12 487	204 865	47 610	12 433	571 144
2000:02	12 441	76 160	201 585	11 792	20 470	11 678	205 439	45 602	12 582	572 583
2000:03	14 416	77 809	209 216	11 882	17 108	11 030	210 238	53 596	12 500	592 796
2000:04	13 883	80 223	216 169	12 129	13 582	10 676	216 630	54 810	12 922	605 180
2001:01	16 784	83 101	228 027	12 279	15 349	11 149	213 489	60 945	13 306	627 817
2001:02	17 021	86 955	234 430	12 367	14 826	11 487	213 192	70 202	13 775	646 705
2001:03	19 453	90 603	241 304	12 747	15 696	12 194	218 442	89 313	13 612	686 140
2001:04	18 196	93 758	249 142	13 233	15 750	13 231	226 886	101 312	13 984	717 525
2002:01	13 797	96 900	257 159	13 835	15 591	15 912	230 978	128 196	15 666	756 703
2002:02	10 999	100 602	264 684	14 156	19 135	14 398	236 950	132 297	16 278	776 943
2002:03	9 267	103 535	272 226	13 588	21 587	15 114	240 770	143 678	17 010	802 755
2002:04	12 766	106 979	277 261	14 391	20 242	16 323	244 762	127 237	17 417	802 543
Month-end balance for year										
Dec 2000	15 023	80 994	218 566	12 164	14 157	10 380	218 310	55 915	12 991	612 517
Dec 2001	16 507	95 126	251 948	13 522	15 177	14 149	230 595	109 915	14 130	732 811
Dec 2002	13 408	107 900	279 281	14 640	19 404	16 881	247 689	117 726	17 143	799 787
Average for 12 months										
2000	13 762	77 171	206 115	11 858	17 964	11 468	209 293	50 405	12 609	585 426
2001	17 864	88 604	238 226	12 657	15 405	12 015	218 002	80 443	13 669	669 547
2002	11 707	102 004	267 832	13 992	19 138	15 437	238 365	132 852	16 593	784 736
Percentage annual growth	%	%	%	%	%	%	%	%	%	%
2000	2,3	9,1	11,9	5,0	-32,7	-14,7	9,9	54,3	7,0	11,0
2001	9,9	17,4	15,3	11,2	7,2	36,3	5,6	96,6	8,8	19,6
2002	-18,8	13,4	10,8	8,3	27,8	19,3	7,4	7,1	21,3	9,1

TABLE 5

FUNDING MATURITY STRUCTURE

	Short-term %	Medium-term %	Long-term %
Quarter			
2000:01	68,7	19,6	11,7
2000:02	69,0	19,4	11,6
2000:03	67,7	19,5	12,8
2000:04	67,0	21,1	11,9
2001:01	66,4	20,9	12,7
2001:02	66,8	19,9	13,3
2001:03	64,3	21,4	14,3
2001:04	64,0	21,6	14,4
2002:01	67,2	19,6	13,2
2002:02	67,8	17,3	14,9
2002:03	67,9	16,9	15,2
2002:04	64,6	20,2	15,2
Month-end for year			
Dec 2000	67,7	20,4	11,9
Dec 2001	66,1	20,4	13,5
Dec 2002	65,9	19,3	14,8
Average 12 months			
2000	68,1	19,9	12,0
2001	65,3	21,0	13,7
2002	66,8	18,5	14,7

TABLE 6

ANALYSIS OF CAPITAL AND RESERVES

	Primary capital R million	Qualifying secondary capital R million	Total qualifying capital R million	Less: Impairments R million	Net qualifying capital R million	As percentage of total risk exposure		
						Primary capital %	Impairments %	Secondary capital %
Quarter								
2000:01	52 473	18 850	71 322	8 230	63 092	10,1	1,6	3,6
2000:02	54 074	19 892	73 966	8 714	65 252	10,5	1,7	3,9
2000:03	56 161	20 465	76 626	9 591	67 035	10,5	1,8	3,8
2000:04	61 490	21 960	83 450	11 185	72 265	11,2	2,0	4,0
2001:01	64 009	25 697	89 706	12 408	77 298	10,3	2,0	4,1
2001:02	65 315	22 962	88 276	10 896	77 380	10,9	1,8	3,8
2001:03	64 291	23 702	87 993	12 815	75 178	10,8	2,2	4,0
2001:04	66 875	26 076	92 952	12 456	80 495	10,7	2,0	4,2
2002:01	68 499	26 743	95 242	13 826	81 415	10,5	2,1	4,1
2002:02	67 429	28 025	95 454	11 970	83 483	10,4	1,9	4,3
2002:03	68 108	30 720	98 828	12 388	86 440	10,6	1,9	4,8
2002:04	69 982	31 778	101 760	15 454	86 306	10,8	2,4	4,9
Average for year								
Dec 2000	56 049	20 292	76 341	9 430	66 911	10,6	1,8	3,8
Dec 2001	65 123	24 609	89 732	12 144	77 588	10,7	2,0	4,0
Dec 2002	68 505	29 316	97 821	13 410	84 411	10,6	2,1	4,5
Percentage annual growth	%	%	%	%	%			
2000	22,2	14,8	20,2	43,6	17,5			
2001	16,2	21,3	17,5	28,8	16,0			
2002	5,2	19,1	9,0	10,4	8,8			

TABLE 7

RISK PROFILE OF ASSETS

	Risk category						Total R million	Risk-weighted assets R million	Risk-weighted assets as percentage of total average assets %
	0% R million	10% R million	20% R million	50% R million	100% R million	1250% R million			
Average month-end balance for quarter									
2000:01	97 880	16 180	63 504	157 021	401 533	3 663	739 781	540 150	73,0
2000:02	103 010	16 727	64 071	156 916	401 662	4 256	746 643	547 807	73,4
2000:03	115 211	14 868	69 085	158 673	412 923	4 808	775 567	567 663	73,2
2000:04	119 541	13 728	74 195	162 339	429 304	6 220	805 326	604 436	75,1
2001:01	113 586	17 090	53 985	156 846	433 790	-	775 297	524 719	67,7
2001:02	132 612	11 789	60 603	160 823	446 365	-	812 193	540 076	66,5
2001:03	152 012	11 434	68 193	165 066	458 779	-	855 485	556 094	65,0
2001:04	167 113	12 237	73 299	168 908	480 037	-	901 595	580 375	64,4
2002:01	199 861	11 143	75 403	174 497	499 030	-	959 935	602 474	62,8
2002:02	221 504	10 579	73 365	179 249	492 132	-	976 828	597 487	61,2
2002:03	241 326	9 247	65 150	185 047	496 765	-	997 535	603 244	60,5
2002:04	239 319	9 961	65 277	187 832	503 822	-	1 006 211	611 789	60,8
Month-end balance for year									
Dec 2000	126 176	13 700	75 071	162 867	435 004	6 420	819 238	613 072	74,8
Dec 2001	179 735	13 391	72 952	169 680	492 310	-	928 067	593 079	63,9
Dec 2002	231 487	10 099	66 250	190 070	509 710	-	1 007 616	619 005	61,4
Average for 12 months									
2000	108 910	15 376	67 714	158 737	411 356	4 737	766 829	565 017	73,7
2001	141 331	13 138	64 020	162 911	454 743	-	836 142	550 316	65,8
2002	225 503	10 233	69 799	181 656	497 937	-	985 127	603 749	61,3
Percentage annual growth	%	%	%	%	%	%	%	%	
2000	27,9	-8,2	28,3	6,2	9,8	90,8	13,0	16,1	
2001	42,4	-2,3	-2,8	4,2	13,2	-	13,3	-3,3	
2002	28,8	-24,6	-9,2	12,0	3,5	-	8,6	4,4	

TABLE 8

RISK PROFILE OF OFF-BALANCE-SHEET ITEMS

	Risk category							Risk-weighted off-balance-sheet items R million	Risk-weighted items as percentage of total average off-balance-sheet items %
	0% R million	5% R million	10% R million	20% R million	50% R million	100% R million	Total R million		
Average month-end balance for quarter									
2000:01	12 071	3 330	691	5 360	43 228	15 617	80 296	38 538	48,0
2000:02	12 880	2 654	1 068	5 514	40 987	14 324	77 426	36 160	46,7
2000:03	14 315	2 506	1 370	5 784	48 391	15 805	88 171	41 419	47,0
2000:04	14 845	2 357	2 069	6 525	57 000	14 410	97 205	44 539	45,8
2001:01	20 859	3 461	3 626	5 907	54 462	14 341	102 656	43 289	42,2
2001:02	27 636	4 464	1 926	5 133	50 013	15 614	104 785	42 063	40,1
2001:03	79 638	15 680	2 503	4 511	47 559	18 139	168 031	43 855	26,1
2001:04	390 143	501	2 940	7 091	48 242	17 051	465 968	42 909	9,2
2002:01	846 816	353	3 137	7 194	54 238	13 615	925 352	42 504	4,6
2002:02	1 265 945	481	3 269	6 668	57 838	15 016	1 349 217	45 620	3,4
2002:03	1 167 099	451	2 879	7 331	55 149	16 705	1 249 613	46 056	3,7
2002:04	1 210 526	344	2 003	6 467	57 370	17 265	1 293 975	47 461	3,7
Month-end balance for year									
2000	15 530	2 348	2 812	6 211	61 788	12 780	101 470	45 315	44,7
2001	615 550	278	3 437	8 870	50 194	18 252	696 580	45 481	6,5
2002	1 224 511	234	1 716	6 240	57 346	17 301	1 307 347	47 405	3,6
Average for year									
2000	13 528	2 712	1 299	5 796	47 401	15 039	85 775	40 164	46,8
2001	129 569	6 026	2 749	5 661	50 069	16 286	210 360	43 029	20,5
2002	1 122 596	407	2 822	6 915	56 149	15 650	1 204 540	45 410	3,8
Percentage annual growth	%	%	%	%	%	%	%	%	
2000	40,4	-31,7	298,4	17,0	44,0	-25,4	26,0	13,6	
2001	3863,7	-88,2	22,2	42,8	-18,8	42,8	586,5	0,4	
2002	98,9	-15,6	-50,1	-29,7	14,2	-5,2	87,7	4,2	

TABLE 9(a)

RISK PROFILE OF LOANS AND ADVANCES

							Risk-weighted loans and advances R million	Risk-weighted loans and advances as percentage of total loans and advances %
	10% R million	20% R million	50% R million	100% R million	1250% R million	Total R million		
Month-end balance for year 2000								
Loans and advances	9 030	64 116	161 257	368 753	335	603 490	467 292	77,4
Interbank advances	0	24 938	12	139	0	25 088	5 132	20,5
Negotiable certificates of deposit	0	14 554	0	27	0	14 581	2 938	20,1
Instalment debtors	260	7	0	80 709	0	80 976	80 736	99,7
Mortgage loans	31	0	161 077	57 259	0	218 367	137 801	63,1
Credit cards	0	0	0	12 164	0	12 164	12 164	100,0
Acknowledgements of debt discounted	981	443	0	4 938	0	6 361	5 124	80,6
Redeemable preference shares	164	132	451	9 633	0	10 380	9 906	95,4
Overdrafts and loans	6 916	811	2	205 671	334	213 734	210 705	98,6
Foreign-currency loans and advances	658	18 973	0	9 184	0	28 816	13 045	45,3
Loans granted under resale agreements	20	4 312	0	1 681	0	6 013	2 545	42,3
Banks	0	4 232	0	0	0	4 232	846	20,0
Non-banks	20	80	0	1 681	0	1 781	1 699	95,4
Total loans and advances	9 030	64 170	161 542	381 403	335	616 480	480 096	77,9
Less: Specific provisions	0	54	285	12 650	0	12 990	12 804	98,6

TABLE 9(b)

RISK PROFILE OF LOANS AND ADVANCES

							Risk-weighted loans and advances R million	Risk-weighted loans and advances as percentage of total loans and advances %
	0% R million	10% R million	20% R million	50% R million	100% R million	Total R million		
Month-end balance for year 2001								
Intragroup bank advances	22 892	0	61	0	0	22 952	12	0,1
Interbank advances	19	2 255	22 042	7	0	24 322	4 637	19,1
Negotiable certificates of deposits	493	0	10 486	0	287	11 267	2 384	21,2
Instalment debtors	24	80	19	0	93 555	93 678	93 567	99,9
Mortgage loans	6	26	32	166 892	83 503	250 459	166 958	66,7
Credit-cards debtors	0	0	0	0	13 293	13 293	13 293	100,0
Acknowledgements of debt discounted	6 043	917	1 589	1	6 758	15 308	7 168	46,8
Redeemable preference shares	1 000	0	591	424	11 759	13 773	12 089	87,8
Overdrafts and loans	4 316	7 029	406	0	209 971	221 722	210 755	95,1
Foreign-currency loans and advances	50 833	535	33 455	0	18 109	102 932	24 854	24,1
Loans granted under resale agreements	2 309	0	1 455	0	52	3 816	343	9,0
S A Reserve Bank and Corporation for Public Deposits	68	0	0	0	0	68	0	0,0
Banks	2 241	0	1 455	0	0	3 696	291	7,9
Non-banks	0	0	0	0	52	52	52	100,0
Total loans and advances	87 934	10 842	70 136	167 324	437 288	773 523	536 061	69,3
Less: Specific provisions	12	0	0	129	13 741	13 881	13 805	99,5

TABLE 9(c)

RISK PROFILE OF LOANS AND ADVANCES

							Risk-weighted loans and advances	Risk-weighted loans and advances as percentage of total loans and advances
Month-end balance for year 2002	0% R million	10% R million	20% R million	50% R million	100% R million	Total R million	R million	%
Intragroup bank advances	26 860	0	40	0	1 486	28 385	1 494	5,3
Interbank advances	144	0	17 998	0	22	18 164	3 622	19,9
Negotiable certificates of deposits	251	0	9 144	0	89	9 485	1 918	20,2
Instalment debtors	30	175	3	25	106 022	106 255	106 052	99,8
Mortgage loans	0	37	25	185 686	92 248	277 996	185 100	66,6
Credit-cards debtors	0	0	0	0	14 570	14 570	14 570	100,0
Acknowledgements of debt discounted	9 761	875	1 934	0	6 448	19 019	6 922	36,4
Redeemable preference shares	928	0	125	564	14 654	16 270	14 961	92,0
Overdrafts and loans	2 617	7 309	4 021	0	223 327	237 274	224 862	94,8
Foreign-currency loans and advances	82 405	205	28 901	4	9 062	120 577	14 864	12,3
Loans granted under resale agreements	14 414	0	895	0	250	15 560	429	2,8
S A Reserve Bank and Corporation for Public Deposits	3 087	0	0	0	0	3 087	0	0,0
Banks	6 873	0	893	0	13	7 780	192	2,5
Non-banks	4 454	0	2	0	237	4 693	237	5,1
Total loans and advances	137 412	8 601	63 087	186 279	468 177	863 556	574 794	66,6
Less: Specific provisions	0	0	0	35	17 274	17 309	17 292	99,9

TABLE 10

CAPITAL ADEQUACY

	Risk-weighted assets and off- balance-sheet items R million	Counterparty- risk exposure R million	Total risk exposure R million	Required capital R million	Net qualifying capital	
					R million	Percentage
Quarter						
2000:01	512 705	4 905	517 610	41 462	63 092	12,3
2000:02	509 954	5 815	515 769	41 312	65 252	12,8
2000:03	527 774	6 219	533 993	42 759	67 035	12,7
2000:04	541 738	5 255	546 992	43 814	72 265	13,3
2001:01	616 988	7 755	609 232	49 964	54 226	8,8
2001:02	597 752	8 176	589 576	48 189	52 919	8,9
2001:03	605 179	7 078	598 102	48 906	52 266	8,6
2001:04	644 439	22 358	622 081	72 687	55 808	8,7
2002:01	656 582	23 089	633 493	65 970	56 753	8,6
2002:02	648 393	16 989	631 404	65 139	57 640	8,9
2002:03	641 302	14 703	626 599	64 436	55 831	8,7
2002:04	653 978	17 113	636 865	65 524	65 524	10,0
Average for year						
2000	523 043	5 548	528 591	42 337	66 911	12,8
2001	616 089	11 342	604 748	54 936	53 805	8,7
2002	650 064	17 974	632 090	65 267	58 937	9,1
Percentage annual growth	%	%	%	%	%	
2000	8,5	-11,9	8,2	8,2	17,5	
2001	19,0	325,5	13,7	65,9	-22,8	
2002	1,5	-23,5	2,4	-9,9	17,4	

TABLE 11(a)

COMPOSITION OF INCOME STATEMENT

	Average monthly balance for quarter 2000				Average monthly balance for quarter 2001			
	March R million	June R million	September R million	December R million	March R million	June R million	September R million	December R million
Interest income	6511	6689	6873	7175	7436	7715	7735	7627
Interest expense	4787	4836	5047	5211	4707	4968	5313	5275
Interest margin	1723	1853	1827	1964	2729	2748	2422	2352
Less: Specific provisions on loans and advances	546	572	412	587	469	773	831	723
Less: General debt provisions	162	17	11	35	84	95	71	225
Other	25	31	38	24	15	4	22	74
Adjusted interest margin	990	1233	1366	1318	2161	1876	1498	1330
Add: Transaction-based fee income	1156	1125	1243	1335	1344	1112	1424	1559
Income from management of funds	2146	2358	2609	2653	3505	2988	2922	2889
Less: Operational expenses	2584	2551	2595	2836	2795	3036	3014	3213
Net income from management of funds	-439	-193	14	-183	710	-48	-93	-324
Add: Investment and trading income	1213	840	1071	856	889	254	906	1253
Less: Specific provisions-investment	3	2	0	0	100	-54	0	14
Add: Knowledge-based fee income	145	187	175	188	183	218	414	273
Net income before tax	916	831	1259	861	1406	14	754	1313
Taxation	274	210	302	248	270	244	294	376
Net income after tax	641	621	958	613	1136	-230	460	937

TABLE 11(b)

COMPOSITION OF INCOME STATEMENT

	Average monthly balance for quarter 2002				Results for 12 months			Average for year		
	March R million	June R million	September R million	December R million	2000 R million	2001 R million	2002 R million	2000 R million	2001 R million	2002 R million
Interest income	7973	8748	10362	11315	81744	91539	115196	6812	7628	9600
Interest expense	5765	6416	8021	8118	59643	60788	84959	4970	5066	7080
Interest margin	2209	2332	2341	3197	22101	30751	30237	1842	2563	2520
Less: Specific provisions on loans and advances	1634	548	445	776	6351	8388	10209	529	699	851
Less: General debt provisions	103	-79	79	80	675	1427	551	56	119	46
Other	-3	5	16	-29	354	347	-31	30	29	-3
Adjusted interest margin	474	1858	1801	2370	14721	20593	19509	1227	1716	1626
Add: Transaction-based fee income	1462	1589	1654	1840	14577	16319	19635	1215	1360	1636
Income from management of funds	1936	3447	3455	4211	29298	36912	39144	2442	3076	3262
Less: Operational expenses	3134	3379	3312	3396	31698	36177	39665	2642	3015	3305
Net income from management of funds	-1198	67	143	815	-2403	735	-521	-200	61	-43
Add: Investment and trading income	-1427	957	905	-515	11940	9905	-239	995	825	-20
Less: Specific provisions-investment	-10	0	4	-5	15	177	-30	1	15	-3
Add: Knowledge-based fee income	215	293	206	283	2085	3263	2991	174	272	249
Net income before tax	-281	883	1174	1196	11601	10459	8917	967	872	743
Taxation	291	251	257	556	3102	3552	4066	259	296	339
Net income after tax	-573	632	917	641	8499	6908	4851	708	576	404

TABLE 12

PROFITABILITY: OPERATING RATIOS

	Interest income to loans and advances %	Interest expense to funding %	Interest margin %	Provisions to loans and advances %
Average monthly balance for quarter				
2000:01	12,8	8,9	3,9	0,3
2000:02	13,1	8,9	4,2	0,3
2000:03	13,1	9,0	4,1	0,2
2000:04	13,3	9,0	4,3	0,3
2001:01	12,6	8,0	4,6	1,1
2001:02	12,7	8,5	4,2	0,9
2001:03	11,5	8,4	3,1	1,1
2001:04	11,1	7,9	3,3	1,3
2002:01	10,8	7,9	2,9	2,2
2002:02	11,7	8,7	3,0	0,7
2002:03	13,9	10,8	3,1	0,7
2002:04	14,6	10,6	4,0	0,9
Results for the 12 months ended				
December 2000	12,5	8,4	4,1	1,2
December 2001	10,9	7,4	3,5	1,1
December 2002	12,5	9,1	3,4	1,1

TABLE 13

PROFITABILITY RATIOS

	Net income after tax to total assets %	Net income after tax to owners equity %	Stated as percentage of total assets					
			Interest income %	Interest expense %	Interest margin %	Operating expenses %	Fee Income %	Investment and trading income %
Average month-end balance for quarter								
2000:01	1,0	12,6	10,6	7,8	2,8	4,2	2,1	2,0
2000:02	1,0	11,7	10,8	7,8	3,0	4,1	2,1	1,3
2000:03	1,5	17,5	10,6	7,8	2,8	4,0	2,2	1,7
2000:04	0,9	10,6	10,7	7,8	2,9	4,2	2,3	1,3
2001:01	1,6	18,1	10,5	6,7	3,9	4,1	2,2	1,2
2001:02	-0,3	-3,7	10,5	6,8	3,7	4,1	1,8	0,3
2001:03	0,6	7,3	9,9	6,8	3,1	3,9	2,4	1,2
2001:04	1,4	13,8	9,1	6,3	2,8	3,8	2,2	1,5
2002:01	-0,7	-8,3	9,2	6,6	2,5	3,6	1,9	-1,6
2002:02	0,7	8,9	9,9	7,3	2,6	3,8	2,1	1,1
2002:03	1,0	12,3	11,7	9,1	2,6	3,7	2,1	1,0
2002:04	0,7	8,7	12,5	9,0	3,5	3,8	2,4	-0,6
Results for the 12 months ended								
December 2000	1,1	13,1	10,7	7,8	2,9	4,1	2,2	1,5
December 2001	0,7	9,2	8,8	5,9	2,9	3,5	1,9	0,9
December 2002	0,4	5,4	10,5	7,7	2,8	3,6	2,1	0,0

TABLE 14

PERCENTAGE COMPOSITION OF INTEREST INCOME

	Interbank loans %	Instal- ment debtors %	Mortgage loans %	Credit cards %	Acknow- ledge- ment of debt dis- counted %	Redeem- able pref- erence shares %	Over- drafts and loans %	Foreign- currency loans and advances %	Loans under resale agree- ments %	Negoti- able certi- ficates of deposit %	Interest income from invest- ments %
Average month-end balance for quarter											
2000:01	7,2	14,1	35,3	2,4	3,3	1,5	32,1	2,8	1,3	-	-
2000:02	7,3	14,1	35,3	2,4	3,1	1,8	31,1	3,8	1,1	-	-
2000:03	6,2	13,8	35,0	2,3	2,7	1,6	32,9	4,5	1,0	-	-
2000:04	6,5	13,9	34,4	2,2	2,2	1,6	33,8	4,6	0,8	-	-
2001:01	7,1	33,6	34,3	2,2	2,4	1,6	28,1	3,8	0,5	1,7	4,1
2001:02	8,0	13,2	34,0	2,2	1,8	1,6	28,5	3,8	0,8	1,7	4,4
2001:03	3,9	13,0	32,9	2,2	2,0	1,5	31,2	4,6	0,6	2,0	6,5
2001:04	4,5	13,3	31,9	2,3	3,0	1,4	32,3	4,0	0,9	1,7	4,7
2002:01	4,9	13,7	32,6	2,3	2,0	1,5	32,3	3,9	0,8	1,4	4,7
2002:02	5,7	13,8	33,5	2,1	2,2	1,5	30,9	4,1	0,8	1,1	4,3
2002:03	9,9	12,5	32,1	1,9	2,1	2,8	30,0	4,5	0,8	0,8	2,5
2002:04	12,4	12,7	31,4	1,9	2,1	-0,1	28,7	3,8	1,1	1,0	5,2
Results for the 12 months ended											
December 2000	6,8	14,0	35,0	2,3	2,8	1,6	32,5	3,9	1,0	-	-
December 2001	6,0	13,2	33,3	2,2	2,3	1,5	30,1	4,1	0,7	1,8	4,9
December 2002	8,6	13,1	32,3	2,0	2,1	1,4	30,3	4,1	0,9	1,0	4,2

TABLE 15

PERCENTAGE COMPOSITION OF INTEREST EXPENSE

	Intra- group funding %	Interbank funding %	Demand deposits %	Savings deposits %	Fixed and notice deposits %	Nego- tiable certifi- cates of deposit %	Loans under re- purchase agree- ments %	Other funding %	Foreign funding %	Transfer cost of trading activities %	Debt instru- ments %
Average month-end balance for quarter											
2000:01	3,2	4,0	38,3	2,4	24,1	12,7	1,8	5,9	3,9	-	3,7
2000:02	2,7	3,7	37,5	2,3	25,3	10,7	2,2	6,7	5,2	-	3,7
2000:03	3,0	3,4	35,1	2,3	26,7	10,7	2,1	6,8	6,0	-	4,0
2000:04	4,0	3,6	33,5	2,3	26,7	10,8	1,9	6,4	6,6	-	4,2
2001:01	2,0	7,0	36,8	2,4	30,6	9,8	2,2	-1,5	6,5	-0,8	4,9
2001:02	3,0	8,2	37,1	2,4	30,7	8,4	1,9	-1,7	5,8	-0,6	4,9
2001:03	3,8	7,8	32,6	2,1	28,4	8,7	1,6	6,1	5,3	-1,2	4,7
2001:04	3,6	8,3	31,7	2,0	27,3	10,0	1,8	7,7	5,1	-2,9	5,5
2002:01	4,4	7,6	34,9	2,2	26,6	7,8	1,7	8,4	4,2	-2,4	4,8
2002:02	3,8	7,5	37,0	2,5	28,5	6,3	2,4	6,5	3,7	-2,9	4,5
2002:03	6,7	9,4	34,1	2,2	26,7	5,5	1,8	9,8	2,7	-3,2	4,2
2002:04	8,5	4,2	35,1	2,6	29,1	6,0	2,4	8,6	2,8	-3,4	4,2
Results for the 12 months ended											
December 2000	3,2	3,7	36,1	2,3	25,7	11,2	2,0	6,5	5,4	-	3,9
December 2001	3,1	7,9	34,4	2,2	29,2	9,2	1,8	2,8	5,6	-1,4	5,0
December 2002	6,1	7,1	35,2	2,4	27,7	6,3	2,1	8,4	3,2	-3,0	4,4

TABLE 16(a)

CALCULATION OF LIQUID-ASSET REQUIREMENT

	Average month-end balance for quarter 2000				Average month-end balance for quarter 2001			
	March R million	June R million	September R million	December R million	March R million	June R million	September R million	December R million
Liabilities including capital and reserves	739 781	746 643	775 567	805 326	835 398	872 360	918 056	975 445
Less: Capital and reserves	64 669	68 371	71 450	75 337	88 360	89 047	87 251	91 909
- average daily amount of funding from head office or branches					7 408	7 918	10 645	15 672
- average daily amount owing by banks branches and mutual banks					62 872	73 680	89 983	87 171
Liabilities as adjusted	675 112	678 272	704 117	729 990	676 757	701 715	730 177	780 695
Liquid-asset requirement	33 756	33 914	35 206	36 500	33 838	35 086	36 509	39 109
Liquid-assets held	38 535	37 128	38 379	39 001	39 042	39 088	42 460	42 989
SARB notes and coins	8	9	70	63	90	95	873	1 841
Gold coin and bullion	0	0	0	0	5	6	5	6
Clearing-account balances	24	26	22	62	1	22	4	5
Treasury bills of the Republic	16 090	13 865	13 809	15 545	16 086	13 867	14 361	12 021
Stock issued - Exchequer Act, 1975	18 792	19 912	21 480	20 280				
Securities issued - Public Finance Management Act, 1999					20 274	22 168	24 247	27 224
Securities of the SARB	881	860	711	941	630	967	1 071	761
Land Bank bills	2 585	2 457	2 288	2 110	1 984	1 964	1 899	1 131
Memorandum items								
Cash-management schemes	38 961	38 490	39 046	38 925	39 883	41 150	41 713	42 679
Set-off	54 138	62 586	65 011	68 204	79 198	83 014	67 867	76 240
Ratios	%	%	%	%	%	%	%	%
Liquid assets held to liquid assets required	114,2	109,5	109,0	106,9	115,4	111,4	116,3	109,9

TABLE 16(b)

CALCULATION OF LIQUID-ASSET REQUIREMENT

	Average month-end balance for quarter 2002				Month-end for year			Percentage annual growth		
	March R million	June R million	September R million	December R million	2000 R million	2001 R million	2002 R million	2000 %	2001 %	2002 %
Liabilities including capital and reserves	1 036 042	1 044 362	1 050 960	1 076 739	819 238	1 006 335	1 093 356	13,0	22,8	8,6
Less: Capital and reserves	92 765	97 167	101 895	101 849	77 538	94 373	101 766	22,6	21,7	7,8
- average daily amount of funding from head office or branches	14 800	9 375	10 088	16 560	-	16 979	16 144	-	-	-4,9
- average daily amount owing by banks branches and mutual banks	98 741	90 603	80 663	86 314	-	92 585	90 624	-	-	-2,1
Liabilities as adjusted	829 737	847 217	858 314	872 015	741 700	802 397	884 822	12,1	8,2	10,3
Liquid-asset requirement	41 487	42 361	42 916	43 601	37 085	40 120	44 241	12,1	8,2	10,3
Liquid-assets held	42 676	42 241	50 299	50 047	38 486	44 339	51 172	-3,9	15,2	15,4
SARB notes and coins	1 970	1 722	2 332	3 685	61	1 969	3 581	-	-	81,8
Gold coin and bullion	11	11	7	6		11	10	-13,5		-6,4
Clearing-account balances	9	11	1	0	27	6	0	3,2	-79,3	-98,7
Treasury bills of the Republic	10 916	13 568	14 959	15 299	16 716	10 962	16 031	-3,3	-34,4	46,2
Stock issued - Exchequer Act, 1975					18 820	-	-	-	-	-
Securities issued - Public Finance Management Act, 1999	26 892	23 179	27 985	25 792	-	29 292	26 440	-	-	-9,7
Securities of the SARB	1 738	2 540	4 090	4 368	844	1 033	4 184	-14,2	22,4	305,0
Land Bank bills	1 139	1 210	926	896	2 018	1 067	927	-24,0	-47,1	-13,1
Memorandum items										
Cash-management schemes	42 716	42 732	42 817	45 625	37 507	45 205	48 697	-14	20,5	7,7
Set-off	78 870	81 238	81 256	67 199	72 489	79 531	59 594	-24	9,7	-25,1
Ratios	%	%	%	%	%	%	%			
Liquid assets held to liquid assets required	102,9	99,7	117,2	114,8	103,8	110,5	115,7			

TABLE 17

ANALYSIS OF OVERDUE ACCOUNTS

	Mortgage loans R million	Instalment finance R million	Other loans R million	Total R million	Specific provisions R million	Market value of security held R million
Quarter						
2000:01	12 615	3 126	13 441	29 182	12 530	16 302
2000:02	12 354	3 034	13 944	29 332	12 492	15 604
2000:03	11 953	3 001	14 469	29 424	12 758	15 738
2000:04	11 189	2 999	14 578	28 767	13 242	15 443
2001:01	9 168	3 048	13 975	26 191	11 498	13 160
2001:02	9 279	2 859	13 617	25 755	11 796	12 441
2001:03	9 229	2 965	13 720	25 914	11 483	12 620
2001:04	8 782	2 866	14 546	26 194	12 047	11 985
2002:01	8 879	2 878	14 413	26 170	12 659	11 693
2002:02	8 364	2 743	15 208	26 315	14 024	11 153
2002:03	8 156	2 399	16 483	27 037	14 647	10 379
2002:04	8 405	2 073	15 655	26 134	14 254	10 411
Average for year						
2000	12 028	3 040	14 108	29 176	12 756	15 772
2001	9 115	2 935	13 965	26 014	11 706	12 552
2002	8 451	2 523	15 440	26 414	13 896	10 909
Percentage annual growth	%	%	%	%	%	%
2000	-11,6	-6,9	7,2	-2,4	8,2	-4,1
2001	-	-	-	-	-	-
2002	-4,3	-27,7	7,6	-0,2	18,3	-13,1

Note: In the amended Regulations relating to Banks, which came into effect on 1 January 2001, the definition and classification of overdue accounts were amended to comply with international best practice. As a result, data on overdue accounts changed markedly, and comparisons over time should be made with caution.

TABLE 18

ANALYSIS OF OVERDUE ACCOUNTS: SELECTED RATIOS

	Specific provisions as a percentage of total overdues %	Specific provisions and securities held as percentage of total overdues %	Overdues as percentage of advances %	Specific provisions as a percentage of advances %	Net overdues ¹ as percentage of net qualifying capital and reserves %
End of quarter					
2000:01	42,9	98,8	4,6	2,0	19,5
2000:02	42,6	95,8	4,7	2,0	19,2
2000:03	43,4	96,9	4,5	2,0	18,5
2000:04	46,0	99,7	4,3	2,0	15,3
2001:01	43,9	94,2	3,7	1,6	19,2
2001:02	45,8	94,1	3,5	1,6	18,8
2001:03	44,3	93,0	3,4	1,5	18,7
2001:04	45,9	91,7	3,2	1,5	17,3
2002:01	48,4	93,1	3,7	1,8	16,0
2002:02	53,3	95,7	3,6	1,9	13,6
2002:03	54,2	92,6	3,5	1,9	14,6
2002:04	54,5	94,4	3,2	1,5	13,7
Average for year					
2000	43,7	97,8	4,5	2,0	18,0
2001	45,0	93,3	3,5	1,6	18,5
2002	51,9	93,9	3,5	1,8	14,5

1. Net overdues = gross overdues less specific provisions.

TABLE 19

LARGE CREDIT EXPOSURES

	Granted R million	Utilised R million	Utilised as a percentage of advances %	Utilised as a percentage of net qualifying capital and reserves %	Granted as a percentage of net qualifying capital and reserves %
Quarter					
2000:01	572,012	155,988	24,8	250,6	919,0
2000:02	595,509	167,290	26,7	259,8	924,8
2000:03	679,507	173,978	26,7	264,5	1033,0
2000:04	689,984	194 041	29,1	270,8	962,8
2001:01	1 287 057	125 791	18,0	165,7	1 694,9
2001:02	1 396 418	139 732	19,1	186,5	1 864,1
2001:03	1 393 886	160 084	20,8	208,7	1 816,8
2001:04	1 424 052	178 866	21,8	218,8	1 742,3
2002:01	1 474 886	193 166	22,5	225,1	1 718,5
2002:02	551 985	188 501	21,2	217,5	636,9
2002:03	522 116	157 145	17,6	180,8	600,7
2002:04	514 160	147 133	16,3	163,2	570,2
Average for year					
2000	634 253	172 824	26,8	261,4	959,9
2001	1 375 353	151 118	19,9	194,9	1 779,5
2002	765 787	171 486	19,4	196,6	881,6
Percentage annual growth	%	%			
2000	38,3	27,4			
2001	106,4	-7,8			
2002	-63,9	-17,7			

TABLE 20

PROFITABILITY OF ASSETS

	Money R million	Advances			Investments		Infra- structure R million	Total R million
		Reasonable margin R million	Small margin R million	No yield R million	Profitable R million	Not profitable R million		
Quarter								
2000:01	14 528	609 549	36 208	13 964	24 233	4 106	42 406	744 994
2000:02	14 251	606 628	43 099	14 635	24 467	5 100	42 019	750 199
2000:03	15 080	649 909	35 805	15 721	24 681	7 079	39 963	788 238
2000:04	19 843	662 541	43 253	15 614	28 188	9 911	39 171	818 522
2001:01	15 702	659 638	54 373	20 903	37 921	11 324	54 222	854 018
2001:02	16 274	688 005	69 850	20 250	34 010	8 517	57 351	894 257
2001:03	18 121	736 120	66 542	22 134	40 855	11 393	52 316	947 480
2001:04	24 014	800 904	60 023	20 901	83 738	4 374	52 789	1 046 744
2002:01	22 407	808 149	76 219	26 311	48 781	7 381	57 747	1 046 996
2002:02	21 811	847 513	67 370	25 968	31 481	14 170	55 241	1 063 552
2002:03	23 606	838 350	83 450	29 412	29 206	13 674	52 330	1 070 028
2002:04	26 537	844 033	90 453	35 900	37 835	7 635	57 329	1 099 722
Average for year								
2000	15 926	632 157	39 591	14 983	25 392	6 549	40 890	775 488
2001	18 528	721 167	62 697	21 047	49 131	8 902	54 169	935 625
2002	23 590	834 511	79 373	29 398	36 342	10 715	55 662	1 070 075
Percentage annual growth	%	%	%	%	%	%	%	%
2000	10,1	14,4	4,5	24,9	38,5	213,8	-10,9	13,3
2001	21,0	20,9	38,8	33,9	197,1	-55,9	34,8	27,9
2002	10,5	5,4	50,7	71,8	-54,8	74,6	8,6	5,1

TABLE 21

OPEN POSITION IN FOREIGN CURRENCY

	Total foreign- exchange assets USA\$ million	Total foreign- exchange liabilities USA\$ million	Net spot position USA\$ million	Commit- ments to purchase foreign currency USA\$ million	Commit- ments to sell foreign currency USA\$ million	Mismatched forward commit- ments USA\$ million	Foreign branches USA\$ million
Average month-end balance for quarter							
2000:01	7 629	6 379	1 250	133 251	134 579	-1 328	11
2000:02	6 652	6 267	385	141 198	141 685	-487	30
2000:03	7 567	6 705	862	135 461	136 488	-1 028	31
2000:04	7 119	7 126	-7	137 972	138 193	-221	32
2001:01	7 183	6 903	280	148 044	148 230	-186	44
2001:02	8 113	7 328	785	152 035	152 743	-708	36
2001:03	9 779	7 335	2 445	171 453	173 867	-2 415	30
2001:04	8 746	7 331	1 416	161 092	162 531	-1 439	40
2002:01	10 282	7 140	3 142	126 386	126 630	-244	39
2002:02	11 870	6 290	5 580	133 101	133 774	-673	39
2002:03	12 809	5 853	6 956	153 357	155 701	-2 344	38
2002:04	12 612	6 181	6 431	142 305	143 637	-1 333	44
Month-end balance for year							
Dec 2000	7 299	7 370	-72	138 337	138 559	-221	36
Dec 2001	8 231	7 284	947	132 255	133 099	-844	42
Dec 2002	12 570	5 884	6 685	96 670	103 275	-6 604	44
Average for year							
2000	7 242	6 619	623	136 971	137 736	-766	26
2001	8 455	7 224	1 131	158 156	159 343	-1 187	38
2002	11 893	6 366	5 527	138 787	139 936	-1 148	40
Percentage annual growth	%	%	%	%	%	%	%
2000	20,3	24,4	-149,3	12,4	12,1	-54,9	557,1
2001	12,8	-1,2	1 424,3	-4,4	-3,9	-281,4	17,8
2002	44,2	-15,7	354,3	-11,7	-11,6	-7,3	9,0

APPENDIX 8

CIRCULARS SENT TO BANKING INSTITUTIONS DURING 2002

Banks Act Circular 1/2002	Annual withdrawal and retention of circulars
Banks Act Circular 2/2002	Procedure to be followed in respect of applications in terms of the provisions of sections 37, 52 and/or 54 of the Banks Act, 1990 (Act No. 94 of 1990)
Banks Act Circular 3/2002	Proposed amendments to the Regulations relating to Banks and the Regulations relating to Capital-adequacy Requirements ("CAR") for Banks' Trading Activities in Financial Instruments
Banks Act Circular 4/2002	Amended Requirements for Representative Offices of Banks in the United Kingdom after 30 November 2001
Banks Act Circular 5/2002	Implementation of the new Basel Accord
Banks Act Circular 6/2002	Requirements for completion of the statement and declaration of the form DI 020 of the Regulations relating to Banks and the Regulations relating to Mutual Banks, and of the forms RO 003 and RO 004 of the Regulations relating to Representative Offices of Foreign Banking Institutions
Banks Act Circular 7/2002	Warning to act with caution with regard to stationery of representative office of HSBC Equator Bank plc
Banks Act Circular 8/2002	Applications in terms of the provisions of sections 37, 52 and/or 54 of the Banks Act, 1990 (Act No. 94 of 1990)
Banks Act Circular 9/2002	Accounting treatment of operational cost: cost-to-income ratio
Banks Act Circular 10/2002	Disclosure of repurchase and resale agreements and similar transactions
Banks Act Circular 11/2002	Electronic submission of amended DI returns to provide for the regulatory and supervisory treatment of credit risk-mitigation instruments, including credit-derivative instruments, to this Office by banks and branches of foreign banks
Banks Act Circular 12/2002	Warning to act with caution with regard to certain foreign currency notes and travellers cheques
Banks Act Circular 13/2002	Implementation of anti-money-laundering measures

APPENDIX 9

EXEMPTIONS AND EXCLUSIONS FROM THE APPLICATION OF THE BANKS ACT, 1990

SECTION 1(cc): EXEMPTIONS BY THE REGISTRAR OF BANKS

GOVERNMENT GAZETTE		TOPIC	EXPIRY
Date	Number		
1994/12/14	16167	A group of persons between which a common bond exists	Indefinite
1994/12/14	16167	Commercial paper	Indefinite
1994/12/14	16167	Mining houses	Indefinite
1994/12/14	16167	Trade in securities and financial instruments	Indefinite
2001/12/13	22948	Securitisation schemes	Indefinite

SECTION 1(dd): EXEMPTIONS BY THE MINISTER OF FINANCE

GOVERNMENT GAZETTE		TOPIC	SUBPARAGRAPH	EXPIRY
Date	Number			
2000/12/28	21941	Financial service co-operative	(dd)(i)	2003/12/31
2000/12/28	21942	The National Housing Finance Corporation Limited	(dd)(i)	2003/12/31
2001/04/20	22248	Ithala Development Finance Corporation Limited	(dd)(i)	2002/12/31
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 MINISTER OF FINANCE

GOVERNMENT GAZETTE		TOPIC	EXPIRY
Date	Number		
1998/09/22	19283	Members of the Johannesburg Stock Exchange as persons authorised to accept money as mandataries and to deposit such money into banking accounts maintained by them	Indefinite

SECTION 2(vii): EXCLUSIONS BY THE REGISTRAR OF BANKS

GOVERNMENT GAZETTE		TOPIC	EXPIRY
Date	Number		
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): EXEMPTION BY THE REGISTRAR OF BANKS

GOVERNMENT GAZETTE		TOPIC	EXPIRY
Date	Number		
1997/05/02	17949	Category of assets of a bank held in the name of a person other than the bank concerned	Indefinite

APPENDIX 10

LEGISLATION REGARDING REGULATION OF FINANCIAL SERVICES

The following Acts fall within the ambit of the current regulatory structure in respect of which the Policy Board for Financial Services and Regulation, established in terms of the Policy Board for Financial Services and Regulation Act, 1994 (Act No. 141 of 1994), advises the Minister of Finance, with a view to coordinating the financial regulation policy in respect of the entire financial services sector:

1. Banks Act, 1990	No. 94 of 1990	(A)
2. Mutual Banks Act, 1993	No. 124 of 1993	(A)
3. Bills of Exchange Act, 1964	No. 34 of 1964	(D)
4. Financial Services Board Act, 1990	No. 97 of 1990	(B)
5. Participation Bonds Act, 1981	No. 55 of 1981	(B)
6. Financial Institutions (Protection of Funds) Act, 2001	No. 280 of 2001	(B)
7. Pension Funds Act, 1956	No. 24 of 1956	(B)
8. Friendly Societies Act, 1956	No. 25 of 1956	(B)
9. Unit Trusts Control Act, 1981	No. 54 of 1981	(B)
10. Long-term Insurance Act, 1998	No. 52 of 1998	(B)
11. Short-term Insurance Act, 1998	No. 53 of 1998	(B)
12. Insider Trading Act, 1998	No. 135 of 1998	(B)
13. Inspection of Financial Institutions Act, 1998	No. 88 of 1998	(B)
14. Stock Exchanges Control Act, 1985	No. 1 of 1985	(B)
15. Financial Markets Control Act, 1989	No. 55 of 1989	(B)
16. Safe Deposit of Securities Act, 1992	No. 85 of 1992	(B)
17. Financial Supervision of the Road Accidents Fund Act, 1993	No. 8 of 1993	(B)
18. Companies Act, 1926 (Partially)	No. 46 of 1926	(C)
19. Business Names Act, 1960	No. 27 of 1960	(C)
20. Companies Act, 1973	No. 61 of 1973	(C)
21. Share Blocks Control Act, 1980	No. 59 of 1980	(C)
22. Close Corporations Act, 1984	No. 69 of 1984	(C)

- (A) Supervised by the Bank Supervision Department, South African Reserve Bank.
(B) Supervised by the Financial Services Board.
(C) Administered by the Registrar of Companies.
(D) Administered by the National Treasury of South Africa.

APPENDIX 11

APPROVAL OF ACQUISITION OR ESTABLISHMENT OF FOREIGN BANK- ING INTERESTS IN TERMS OF SECTION 52 OF THE BANKS ACT, 1990, FROM 1 JANUARY 2002 TO 31 DECEMBER 2002

Name of bank/ controlling company	Date of approval	Name of interest (and percentage interest held, if not 100 per cent)	Country
FirstRand Bank Holdings Limited	2002-02-14	RMB Mauritius Limited (formerly RMB International Mauritius Bank Limited)	Mauritius
FirstRand Bank Holdings Limited	2002-09-18	Marketplace International Company Limited and its various subsidiaries	Various
FirstRand Bank Holdings Limited	2002-10-16	Katrina Holdings Limited	Jersey
FirstRand Bank Holdings Limited	2002-10-16	Ansbacher Property Holdings Limited	Jersey
FirstRand Bank Holdings Limited	2002-10-16	Ansbacher Property Developments Limited	Jersey
FirstRand Bank Holdings Limited	2002-10-16	Ansbacher (Caribbean) Limited	Jersey
FirstRand Bank Holdings Limited	2002-11-11	RMB Resources Capital Management (Pty) Limited	Australia
FirstRand Bank Holdings Limited	2002-11-25	Ansbacher (Channel Islands) Holdings Limited	Guernsey
FirstRand Bank Holdings Limited	2002-12-13	- Polaris Limited - Perseus Limited	Guernsey
Genbel Securities Limited	2002-02-13	- Gensec UK Holdings Limited (formerly Donerrly Limited) - Fieldstone Inc and subsidiaries	United Kingdom United States of America
Genbel Securities Limited	2002-02-18	Hichens, Harrison and Co Plc	United Kingdom
Genbel Securities Limited	2002-03-11	Tasc Administration (Dublin) Limited	Ireland
Genbel Securities Limited	2002-08-01	Donerrly LLC	United States of America
Investec Group Limited	2002-01-24	Investec Property (Grosvenor House) Limited	United Kingdom
Investec Group Limited	2002-02-14	European Capital Company Limited	United Kingdom
Investec Group Limited	2002-03-05	- Investec PMG LLC - Investec PMG Holdings Corporation	United States of America
Investec Group Limited	2002-06-07	Investec Property (Crawley) Limited	United Kingdom
Investec Group Limited	2002-06-07	Investec Property (Aztec West) Limited	United Kingdom
Investec Group Limited	2002-07-17	Investec Fund Managers Botswana (Pty) Limited	Botswana
Investec Group Limited	2002-10-11	Namibian Minerals Corporation (0,58 per cent)	Namibia
Investec Group Limited	2002-12-30	Investec Trust (Mauritius) Limited	Mauritius
Nedcor Limited	2002-03-11	- Nihilent Technologies Incorporated - Nihilent UK	United States of America United Kingdom
Nedcor Limited	2002-03-11	Net 1 Holdings SARL (25 per cent)	Luxembourg
Nedcor Limited	2002-03-12	Fairbairn Trust Company Limited	Guernsey
Nedcor Limited	2002-06-20	- Tando - eProcDevCo/Card - eProcDevCo/Switzerland	Switzerland
Nedcor Limited	2002-10-15	Acturis Limited	United Kingdom

APPENDIX 11

APPROVAL OF ACQUISITION OR ESTABLISHMENT OF FOREIGN BANK- ING INTERESTS IN TERMS OF SECTION 52 OF THE BANKS ACT, 1990, FROM 1 JANUARY 2002 TO 31 DECEMBER 2002 (continued)

Name of bank/ controlling company	Date of approval	Name of interest (and percentage interest held, if not 100 per cent)	Country
PSG Investment Bank Holdings Limited	2002-03-26	PSG Doyle (Pty) Limited (formerly PSG Doyle Capital (Pty) Limited) (65 per cent)	Australia
PSG Investment Bank Holdings Limited	2002-09-19	Newco	Australia
Standard Bank Group Limited	2002-01-28	Uganda Commercial Bank Limited (80 per cent)	Uganda
Standard Bank Group Limited	2002-02-14	Standard Infrastructure Fund Managers (Africa) Limited (formerly Standard Infrastructure Finance Managers (Africa) Limited) (70 per cent)	Mauritius
Standard Bank Group Limited	2002-05-07	Standard Nominees Swaziland Limited (20 per cent)	Swaziland
Standard Bank Group Limited	2002-05-07	Swaziland Automated Electronic Clearing House (Pty) Limited	Swaziland
Standard Bank Group Limited	2002-07-24	Banco Standard de Investimentos Sociedade Anônima	Brazil
Standard Bank Group Limited	2002-05-20	Standard Bank Asia Limited - Isle of Man Branch	Isle of Man
Standard Bank Group Limited	2002-06-03	Zambia Financial Type Clearing Bureau Limited (15 per cent)	Zambia
Standard Bank Group Limited	2002-06-03	Standard Bank Moscow (to be named ZAO Standard Bank)	Russia
Standard Bank Group Limited	2002-08-01	- Standard Bank Properties (Mozambique) Limitada - Property 395 Maputo EDM Limitada	Mozambique
Standard Bank Group Limited	2002-08-01	Standard London (Asia) Sendirian Berhad	Malaysia
Standard Bank Group Limited	2002-09-19	- Standard Nominees (Mauritius) Limited - Standard Nominees (Indian Ocean) Limited	Mauritius
Standard Bank Group Limited	2002-09-19	Standard Bank London Limited – Romania Representative Office	Romania
Standard Bank Group Limited	2002-11-01	CBM Nominees Limited	Malawi
Standard Bank Group Limited	2002-11-07	Standard Bank London Limited – Mexico Representative Office	Mexico
Standard Bank Group Limited	2002-12-13	- Risk and Treasury Holdings Botswana Pty) Limited - Risk and Treasury Services (Pty) Limited - Risk and Treasury Services Corporate Finance (Pty) Limited - Risk and Treasury Services Special Projects (Pty) Limited	Botswana