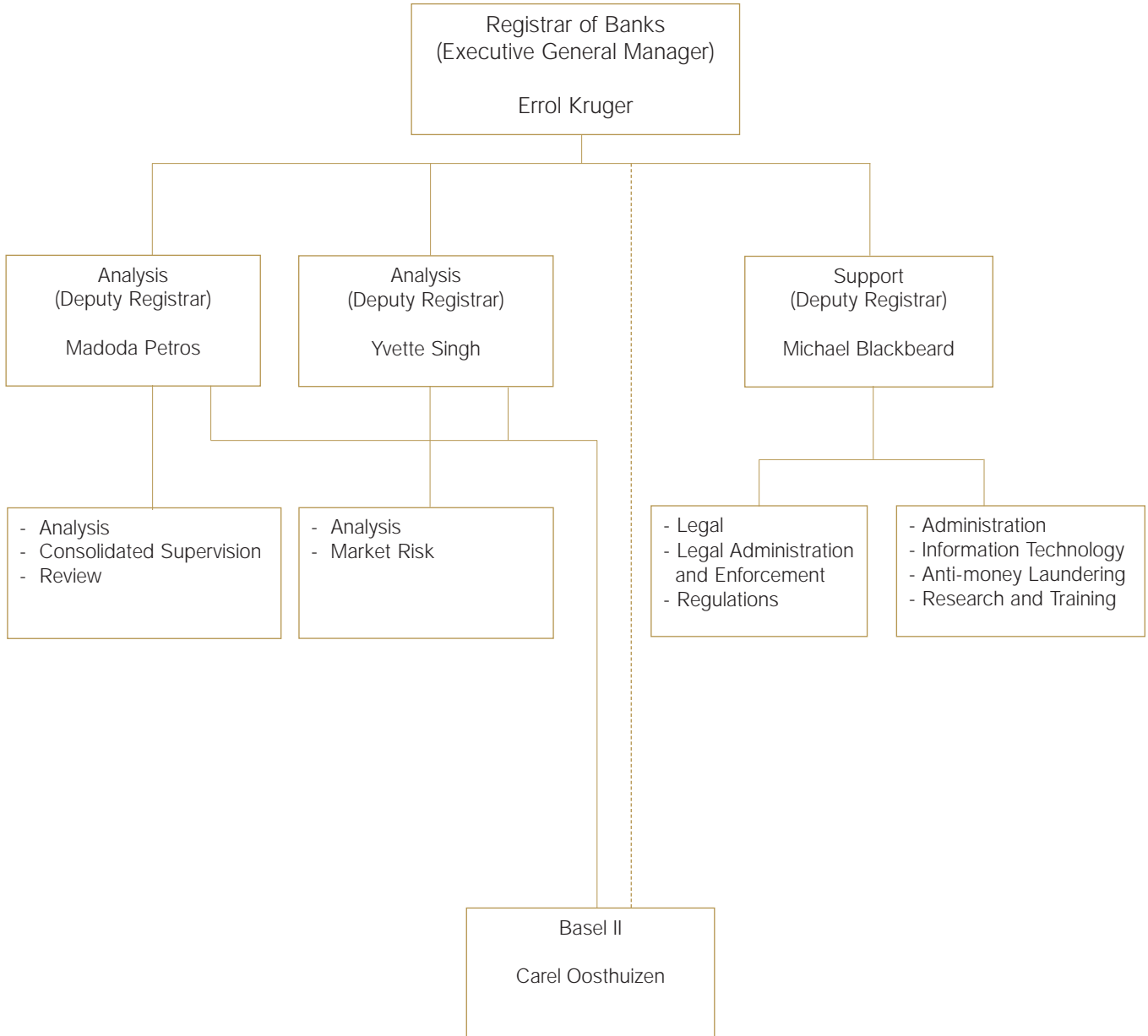


Appendices

Appendix 1

Organisational structure of the Bank Supervision Department



Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2006

Registered banks

Institution	Address	Total assets at 31 December		Annual growth Per cent	
		2005 R million	2006 R million		
1	ABSA Bank Limited	P O Box 7735, Johannesburg, 2000	358 607	446 402	24,48
2	African Bank Limited	Private Bag X170, Halfway House, 1685	7 462	8 353	11,95
3	Albaraka Bank Limited	P O Box 4395, Durban, 4000	1 148	1 441	25,47
4	Capitec Bank Limited	P O Box 12451, Die Boord, Stellenbosch, 7613	1 170	1 810	54,68
5	FirstRand Bank Limited	P O Box 786273, Sandton, 2146	307 310	388 171	26,31
6	Grindrod Bank Limited	P O Box 1, Durban, 4000	771	1 000	29,71
7	Habib Overseas Bank Limited	P O Box 62369, Marshalltown, 2107	422	485	14,86
8	HBZ Bank Limited	P O Box 1536, Wandsbeck, 3631	1 023	1 245	21,62
9	Imperial Bank Limited	P O Box 6093, Rivonia, 2128	22 286	30 862	38,48
10	Investec Bank Limited	P O Box 785700, Sandton, 2146	97 129	117 836	21,32
11	Mercantile Bank Limited	P O Box 782699, Sandton, 2146	3 425	4 497	31,29
12	Nedbank Limited	P O Box 1144, Johannesburg, 2000	303 225	379 331	25,10
13	Rennies Bank Limited	P O Box 185, Johannesburg, 2000	378	561	48,26
14	Sasfin Bank Limited	P O Box 95104, Grant Park, 2051	948	1 158	22,14
15	TEBA Bank Limited	Private Bag X101, Sunninghill, 2157	2 257	2 349	4,06
16	The South African Bank of Athens Limited	P O Box 7781, Johannesburg, 2000	659	837	27,00
17	The Standard Bank of South Africa Limited	P O Box 7725, Johannesburg, 2000	436 281	530 566	21,61

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2006 (continued)

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

Institution	Address	Total assets at 31 December		Annual growth Per cent
		2005 R million	2006 R million	
1 MEEG Bank Limited	P O Box 429, East London, 5200	952	937	-1,61

Registered mutual banks

Institution	Address	Total assets at 31 December		Annual growth Per cent
		2005 R million	2006 R million	
1 GBS Mutual Bank	P O Box 114, Grahamstown, 6140	222 481	228 297	2,61
2 VBS Mutual Bank	P O Box 3618, Makhado, 0920	499 550	570 934	14,29

Registered local branches of foreign banks

Institution	Address	Total assets at 31 December		Annual growth Per cent
		2005 R million	2006 R million	
1 ABN AMRO Bank NV	P O Box 78769, Sandton, 2146	12 792	16 009	25,15
2 Bank of Baroda	91/121 Cowey Road, Cowey Park, Berea, Durban, 4001	150	258	71,37
3 Bank of China Limited Johannesburg Branch (trading as Bank of China Johannesburg Branch)	P O Box 782616, Sandton, 2146	437	502	15,01
4 Bank of Taiwan South Africa Branch	P O Box 1999, Parklands, 2121	639	362	-43,40
5 Calyon (trading as Calyon Corporate and Investment Bank)	P O Box 527, Melrose Arch, 2076	20 646	22 139	7,23
6 China Construction Bank Corporation – Johannesburg Branch	Private Bag X10007, Sandton, 2146	703	1 453	106,57
7 Citibank NA	P O Box 1800, Saxonwold, 2132	26 651	36 268	36,09
8 Commerzbank Aktiengesellschaft	P O Box 860, Parklands, 2121	6 912	6 369	-7,85
9 Deutsche Bank AG	Private Bag X9933, Sandton, 2146	19 160	17 740	-7,41

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2006 (continued)

Registered local branches of foreign banks (continued)

10	HSBC Bank plc – Johannesburg Branch	Private Bag X785434, Sandton, 2146	4 102	13 456	228,03
11	JPMorgan Chase Bank, NA (Johannesburg Branch)	Private Bag X9936, Sandton, 2146	22 225	32 110	44,48
12	Société Générale	P O Box 6872, Johannesburg, 2000	2 701	4 380	62,17
13	Standard Chartered Bank (Johannesburg Branch)	P O Box 782080, Sandton, 2146	3 432	4 040	17,69
14	State Bank of India	P O Box 2538, Saxonwold, 2132	650	592	-8,94

Banks in final liquidation

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

Appendix 3

Name changes and cancellation of registration of banks and branches of foreign banks during the period 1 January 2006 to 31 December 2006

Name changes

Previous name	New name	Date of change
1 Marriott Corporate Property Bank Limited	Grindrod Bank Limited	5 December 2006

Cancellation of registration

Institution	Date of cancellation
1 Barclays Bank plc (South Africa Branch)	30 June 2006

Appendix 4

Registered controlling companies as at 31 December 2006

Institution	Address
1 ABSA Group Limited	P O Box 7735, Johannesburg, 2000
2 African Bank Investments Limited	Private Bag X170, Halfway House, 1685
3 Capitec Bank Holdings Limited	P O Box 12451, Die Boord, Stellenbosch, 7613
4 FirstRand Bank Holdings Limited	P O Box 786273, Sandton, 2146
5 Grindrod Financial Holdings Limited	P O Box 1, Durban, 4000
6 Investec Limited	P O Box 785700, Sandton, 2146
7 Mercantile Bank Holdings Limited	P O Box 782699, Sandton, 2146
8 Nedbank Group Limited	P O Box 1144, Johannesburg, 2000
9 Rennies Bank Holdings Limited	P O Box 185, 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 X174, Halfway House, 1685

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 SA (in respect of Habib Overseas Bank Limited)	23 Val Fleur, L-1526, Luxembourg

Appendix 5

Foreign banks with approved local representative offices

Institution	Address
1 American Express Bank Limited	P O Box 651, Parklands, 2121
2 Banco BPI, SA	P O Box 303, Bruma, 2026
3 Banco Espirito Santo e Comercial de Lisboa	P O Box 749, Bruma, 2026
4 Banco Privado Português, SA	P O Box 78407, Sandton, 2146
5 Banco Totta & Açores 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 BNP Paribas Johannesburg	Postnet Suite 508, Private Bag X9, Benmore, 2010
9 Barclays Bank plc	P O Box 1542, Saxonwold, 2132
10 Barclays Private Clients International Limited	P O Box 1542, Saxonwold, 2132
11 Bayerische Hypo- und Vereinsbank AG	P O Box 1483, Parklands, 2121
12 Crédit Industriel et Commercial	302 Portofino, 30 9th Street, Killarney, 2193
13 Credit Suisse (South Africa) (Pty) Limited	Private Bag X9911, Sandton, 2146
14 Credit Suisse Securities (Europe) Limited	Private Bag X9911, Sandton, 2146
15 Dresdner Bank AG	P O Box 413355, Craighall, 2024
16 Dresdner Kleinwort Limited	P O Box 413355, Craighall, 2146
17 Export-Import Bank of India	P O Box 2018, Saxonwold, 2132
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 Limited	P O Box 78261, Sandton, 2146
25 ING Bank (Switzerland) Limited	P O Box 650660, Benmore, 2010
26 Laiki Banking Group	Suite #199, Private Bag X9916, Sandton, 2146
27 Lloyds TSB Offshore Limited	P O Box 783, Parklands, 2121
28 Millenium BCP	P O Box 273, Bruma, 2026
29 N M Rothschild & Sons (CI) Limited	P O Box 411332, Craighall, 2024
30 Natexis Southern Africa Representative Office	P O Box 1414, Morningside, 2057
31 National Bank of Egypt	P O Box 55402, Northlands, 2116
32 Royal Bank of Canada Europe Limited	P O Box 784568, Sandton, 2146
33 Société Générale Representative Office for Southern Africa	P O Box 2805, Saxonwold, 2132
34 Sumitomo Mitsui Banking Corporation	Private Bag X134, Bryanston, 2021
35 The Bank of New York, Johannesburg Representative Office	Postnet Suite 100, Private Bag X43, Sunninghill, 2157

Appendix 5

Foreign banks with approved local representative offices (continued)

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

Appendix 6

Trends in South African banks

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

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

Note: Certain of the comparative figures in respect of 2004 and 2005 may differ from those reported in the 2004 and 2005 *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- ledgements of debt R million	Capital and reserves R million	Total liabilities R million
Average month-end balance for quarter								
2004:01	75 299	765 467	44 947	45 696	321 756	1 844	112 894	1 367 904
2004:02	68 613	798 164	43 577	48 130	262 532	945	115 877	1 337 838
2004:03	69 907	849 980	45 116	57 062	244 028	682	117 603	1 384 377
2004:04	70 793	898 640	43 872	54 554	282 581	528	122 213	1 473 181
2005:01	83 317	940 484	46 996	53 429	278 443	270	125 927	1 528 867
2005:02	80 915	980 976	49 743	54 801	251 400	255	126 294	1 544 385
2005:03	86 348	1 036 035	53 665	48 564	262 387	173	129 626	1 616 798
2005:04	82 634	1 077 432	55 737	57 010	248 957	597	132 685	1 655 052
2006:01	97 138	1 146 621	61 003	62 834	261 082	285	137 085	1 766 047
2006:02	103 974	1 213 106	72 988	63 437	278 756	108	148 428	1 880 796
2006:03	107 437	1 267 829	88 797	60 866	310 134	247	155 221	1 990 532
2006:04	112 594	1 337 191	89 616	62 545	298 653	573	161 289	2 062 462
Month-end balance for year								
Dec 2004	72 765	909 918	45 762	51 806	292 756	481	124 945	1 498 434
Dec 2005	85 611	1 101 532	56 822	54 307	244 957	1 004	133 308	1 677 541
Dec 2006	113 665	1 353 220	89 553	61 543	291 949	294	164 921	2 075 145
Average for 12 months								
2004	71 153	828 063	44 378	51 361	277 724	1 000	117 147	1 390 825
2005	83 304	1 008 732	51 535	53 451	260 297	324	128 633	1 586 275
2006	105 286	1 241 187	78 101	62 421	287 156	303	150 506	1 924 959
Annual growth								
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2004	6,9	20,5	18,0	-9,1	-16,2	-66,0	13,4	8,6
2005	17,7	21,1	24,2	4,8	-16,3	108,7	6,7	12,0
2006	32,8	22,9	57,6	13,3	19,2	-70,7	23,7	23,7

Table 2

Composition of balance sheet – assets

	Money R million	Interbank advances R million	Non-bank advances R million	Loans granted under resale agreements R million	Investment portfolio R million	Non- financial assets R million	Acknow- ledgements of debt R million	Other assets R million	Total assets R million
Average month-end balance for quarter									
2004:01	25 143	67 790	907 024	39 934	283 870	12 051	1 769	30 323	1 367 904
2004:02	26 145	64 920	916 222	42 847	242 165	11 685	945	32 910	1 337 838
2004:03	27 664	68 094	945 310	44 323	254 257	11 383	682	32 664	1 384 377
2004:04	30 650	57 879	998 105	36 603	308 306	11 541	531	29 566	1 473 181
2005:01	31 475	69 229	1 047 284	35 409	298 967	11 582	270	34 651	1 528 867
2005:02	33 010	62 112	1 095 289	38 529	272 285	11 948	255	30 956	1 544 385
2005:03	33 659	73 193	1 168 549	34 397	262 368	12 125	173	32 334	1 616 798
2005:04	37 350	68 066	1 217 221	38 306	247 043	13 262	571	33 233	1 655 052
2006:01	37 859	80 641	1 303 491	48 672	246 166	13 448	272	35 499	1 766 047
2006:02	37 200	92 573	1 390 506	59 793	252 855	13 535	108	34 225	1 880 796
2006:03	40 859	90 023	1 477 790	59 536	272 669	13 784	247	35 624	1 990 532
2006:04	45 052	98 212	1 545 095	60 190	265 182	14 230	573	33 928	2 062 462
Month-end balance for year									
Dec 2004	32 319	54 767	1 014 122	29 076	331 015	11 641	481	25 013	1 498 434
Dec 2005	38 338	72 245	1 231 409	34 648	254 282	13 841	962	31 816	1 677 541
Dec 2006	47 181	91 053	1 575 276	55 581	261 112	14 648	294	30 000	2 075 145
Average for 12 months									
2004	27 401	64 671	941 665	40 927	272 150	11 665	982	31 366	1 390 825
2005	33 874	68 150	1 132 086	36 660	270 166	12 229	318	32 794	1 586 275
2006	40 242	90 362	1 429 221	57 048	259 218	13 749	300	34 819	1 924 959
Annual growth									
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2004	12,0	-9,3	15,8	-37,4	0,9	-5,1	-60,1	-6,2	8,6
2005	18,6	31,9	21,4	19,2	-23,2	18,9	99,8	27,2	12,0
2006	23,1	26,0	27,9	60,4	2,7	5,8	-69,4	-5,7	23,7

Table 3

Composition of selected liabilities

	Deposits				Loans under repurchase agreements				Foreign funding			
	Demand R million	Savings R million	Fixed and notice R million	Negotiable certificates of deposit R million	Total R million	SARB and Corp for Public Deposits R million	Banks R million	Non- banks R million	Total R million	Banks R million	Non- banks R million	Total R million
Average month-end balance for quarter												
2004:01	391 119	45 377	306 963	22 008	765 467	13 383	23 380	8 932	45 696	25 860	19 087	44 947
2004:02	383 028	46 880	315 041	53 214	798 164	13 676	25 864	8 590	48 130	25 949	17 628	43 577
2004:03	393 411	48 308	321 775	86 486	849 980	13 551	30 132	13 380	57 062	24 965	20 151	45 116
2004:04	415 640	50 552	325 880	106 568	898 640	13 631	26 898	14 025	54 554	21 542	22 329	43 872
2005:01	431 912	50 518	333 830	124 224	940 484	13 934	27 079	12 416	53 429	24 955	22 040	46 996
2005:02	443 557	51 933	355 450	130 035	980 976	14 118	26 987	13 697	54 801	26 530	23 213	49 743
2005:03	475 021	53 934	364 538	142 541	1 036 035	14 085	19 790	14 688	48 564	27 415	26 250	53 665
2005:04	499 587	57 070	371 517	149 258	1 077 432	12 225	24 996	19 789	57 010	26 917	28 820	55 737
2006:01	515 360	60 958	399 842	170 461	1 146 621	12 869	29 103	20 863	62 834	34 662	26 341	61 003
2006:02	536 170	65 329	427 864	183 742	1 213 106	13 162	30 161	20 115	63 437	46 837	26 151	72 988
2006:03	583 196	69 396	441 686	173 550	1 267 829	12 939	29 179	18 749	60 866	60 739	28 059	88 797
2006:04	610 727	72 332	455 281	198 852	1 337 191	12 768	25 831	23 946	62 545	58 258	31 358	89 616
Month-end balance for year												
Dec 2004	428 740	51 095	320 224	109 859	909 918	13 444	24 286	14 075	51 806	20 616	25 146	45 762
Dec 2005	511 728	57 870	380 353	151 581	1 101 532	11 909	23 465	18 934	54 307	27 100	29 722	56 822
Dec 2006	624 458	72 799	451 702	204 262	1 353 220	12 484	24 208	24 851	61 543	57 112	32 441	89 553
Average for 12 months												
2004	395 800	47 780	317 415	67 069	828 063	13 560	26 568	11 232	51 361	24 579	19 799	44 378
2005	462 519	53 364	356 334	136 515	1 008 732	13 591	24 713	15 148	53 451	26 454	25 081	51 535
2006	561 363	67 004	431 168	181 651	1 241 187	12 934	28 569	20 918	62 421	50 124	27 977	78 101
Annual growth												
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2004	9,2	12,1	8,8	385,4	20,5	3,4	-11,6	-14,9	-9,1	-2,2	42,0	18,0
2005	19,4	13,3	18,8	38,0	21,1	-11,4	-3,4	34,5	4,8	31,4	18,2	24,2
2006	22,0	25,8	18,8	34,8	22,8	4,8	3,2	31,3	13,3	110,7	9,1	57,6

Table 4

Composition of loans and advances to non-banks

	Negotiable certificates of deposit R million	Instalment debtors R million	Mortgage loans R million	Credit cards R million	Acknow- ledgements of debt R million	Redeem- able preference shares R million	Overdrafts and loans R million	Foreign- currency loans and advances R million	Less: Specific provisions R million	Total R million
Average month-end balance for quarter										
2004:01	7 663	129 346	333 431	17 713	29 160	15 408	266 697	125 977	18 370	907 024
2004:02	4 903	135 440	350 523	18 584	25 609	15 219	257 246	126 349	17 649	916 222
2004:03	10 224	142 705	371 183	19 460	22 305	14 517	257 489	124 382	16 957	945 310
2004:04	15 672	150 500	396 923	20 697	21 129	15 258	279 744	114 480	16 297	998 105
2005:01	21 123	156 678	417 061	23 531	24 319	15 396	287 312	118 521	16 656	1 047 284
2005:02	22 564	164 133	443 934	25 427	25 135	17 817	290 663	123 323	17 707	1 095 289
2005:03	24 793	171 876	477 237	27 289	24 924	18 275	287 709	153 143	16 698	1 168 549
2005:04	22 477	179 251	509 984	29 969	26 370	17 767	295 616	151 556	15 770	1 217 221
2006:01	26 187	187 356	542 653	32 950	28 562	19 149	322 426	159 768	15 561	1 303 491
2006:02	25 746	195 170	580 218	35 523	30 237	22 209	321 921	195 112	15 630	1 390 506
2006:03	21 302	201 932	623 438	38 230	34 522	23 980	343 556	206 233	15 402	1 477 790
2006:04	23 938	204 773	667 485	42 235	32 635	23 666	373 895	191 060	14 590	1 545 095
Month-end balance for year										
Dec 2004	16 716	152 406	406 174	21 169	22 499	15 707	278 893	116 723	16 164	1 014 122
Dec 2005	21 225	182 165	522 416	31 207	27 461	18 258	298 509	145 497	15 331	1 231 409
Dec 2006	24 382	207 401	680 893	43 940	34 087	23 311	383 462	191 678	13 878	1 575 276
Average for 12 months										
2004	9 616	139 498	363 015	19 113	24 551	15 100	265 294	122 797	17 318	941 665
2005	22 740	167 985	462 054	26 554	25 187	17 314	290 325	136 636	16 708	1 132 086
2006	24 293	197 308	603 448	37 234	31 489	22 251	340 449	188 043	15 296	1 429 221
Annual growth										
2004	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2004	81,6	20,9	25,6	24,9	-9,7	2,0	5,6	2,0	-12,7	15,8
2005	27,0	19,5	28,6	47,4	22,1	16,2	7,0	24,7	-5,2	21,4
2006	14,9	13,9	30,3	40,8	24,1	27,7	28,5	31,7	-9,5	27,9

Table 5

Funding maturity structure

	Short term Per cent	Medium term Per cent	Long term Per cent
Quarter			
2004:01	66,9	20,1	13,0
2004:02	66,1	19,8	14,1
2004:03	64,8	20,7	14,4
2004:04	63,4	22,9	13,6
2005:01	64,7	21,7	13,6
2005:02	63,9	21,4	14,6
2005:03	64,0	20,7	15,3
2005:04	64,3	20,5	15,2
2006:01	63,5	20,4	16,1
2006:02	62,9	19,8	17,3
2006:03	65,7	17,2	17,1
2006:04	64,6	18,1	17,3
Month-end balance for year			
Dec 2004	65,7	21,1	13,2
Dec 2005	64,6	20,6	14,8
Dec 2006	65,6	17,4	17,0
Average for 12 months			
2004	65,3	20,9	13,8
2005	64,2	21,1	14,7
2006	64,2	18,8	17,0

Table 6

Analysis of capital and reserves

	Primary capital and reserves R million	Secondary capital and reserves R million	Tertiary capital and reserves R million	Total capital and reserves R million	Less: Impairments R million	Net qualifying capital and reserves R million	As percentage of total risk exposure		
							Primary capital and reserves Per cent	Impairments Per cent	Secondary capital and reserves Per cent
Average month-end balance for quarter									
2004:01	75 136	34 366	2 160	111 662	9 847	101 814	10,2	1,3	4,6
2004:02	77 439	35 186	2 110	114 736	9 738	104 998	10,5	1,3	4,7
2004:03	80 259	34 412	2 241	116 911	8 378	108 534	10,7	1,1	4,5
2004:04	86 120	34 883	2 131	123 135	7 991	115 144	11,0	1,0	4,4
2005:01	90 371	33 687	1 891	125 948	7 274	118 674	11,1	0,9	4,1
2005:02	93 087	34 869	1 602	129 558	7 583	121 975	11,0	0,9	4,1
2005:03	94 506	35 490	1 499	131 495	9 217	122 277	10,6	1,0	4,0
2005:04	99 242	36 028	1 437	136 707	8 668	128 038	10,6	0,9	3,9
2006:01	103 961	35 553	1 234	140 747	6 501	134 246	10,6	0,7	3,6
2006:02	105 890	42 812	1 413	150 115	6 674	143 441	10,3	0,6	4,1
2006:03	108 011	45 133	1 506	154 650	8 596	146 054	9,7	0,8	4,1
2006:04	117 532	44 597	1 381	163 510	9 216	154 293	10,0	0,8	3,8
Average for 12 months									
2004	79 739	34 712	2 160	116 611	8 988	107 623	10,6	1,2	4,6
2005	94 301	35 018	1 607	130 927	8 186	122 741	10,8	0,9	4,0
2006	108 848	42 024	1 383	152 256	7 747	144 509	10,2	0,7	3,9
Annual growth	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent			
2004	23,9	3,3	-12,5	16,8	-21,9	20,8			
2005	9,8	1,4	-21,9	7,0	-8,5	8,0			
2006	18,6	28,4	-7,3	20,8	36,9	19,9			

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 Per cent
	0 per cent R million	10 per cent R million	20 per cent R million	50 per cent R million	100 per cent R million	150 per cent R million	Impair- ments R million			
Average month-end balance for quarter										
2004:01	245 981	12 066	100 473	232 806	567 848	1	3 911	1 163 086	744 664	64,1
2004:02	238 262	11 407	100 150	245 753	561 912	16	3 972	1 161 473	745 707	64,2
2004:03	235 518	9 838	99 479	261 961	570 183	6	4 119	1 181 104	763 242	64,6
2004:04	234 497	8 574	97 394	279 203	603 737	0	4 548	1 227 954	809 160	65,9
2005:01	247 037	9 782	101 323	292 385	621 312	93	3 532	1 275 464	824 207	64,6
2005:02	241 379	8 472	102 953	307 861	648 896	0	4 294	1 313 855	867 203	66,0
2005:03	254 692	8 193	120 576	331 319	666 436	3	5 120	1 386 339	908 237	65,5
2005:04	251 372	9 705	133 066	351 122	704 550	30	4 969	1 454 814	957 429	65,8
2006:01	277 003	10 421	134 699	377 215	743 688	61	3 755	1 546 843	997 919	64,5
2006:02	302 157	8 625	158 082	407 864	774 573	72	3 914	1 655 287	1 050 234	63,4
2006:03	323 284	9 023	168 068	435 672	818 023	133	5 601	1 759 803	1 126 578	64,0
2006:04	312 896	10 596	163 308	466 931	876 674	162	6 568	1 837 134	1 209 782	65,9
Month-end balance for year										
Dec 2004	242 411	8 297	95 383	285 788	609 174	0	4 360	1 245 412	815 570	65,5
Dec 2005	260 898	9 470	125 490	360 454	718 413	60	4 357	1 479 142	968 344	65,5
Dec 2006	305 456	10 699	159 611	477 629	896 641	187	6 993	1 857 215	1 238 654	66,7
Average for 12 months										
2004	238 565	10 471	99 374	254 931	575 920	6	4 138	1 183 404	765 693	64,7
2005	248 620	9 038	114 480	320 672	660 299	31	4 479	1 357 618	889 269	65,5
2006	303 835	9 666	156 039	421 920	803 240	107	4 959	1 699 767	1 096 128	64,5
Annual growth										
2004	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2004	2,9	-34,7	2,0	26,3	8,7	-100,0	9,2	10,0	11,2	
2005	7,6	14,1	31,6	26,1	17,9	-100,0	-0,1	18,8	18,7	
2006	17,1	13,0	27,2	32,5	24,8	210,6	60,5	25,6	27,9	

Table 8

Risk profile of off-balance-sheet items

	Risk category								Total** R million	Risk-weighted off-balance- sheet items R million	Risk-weighted items as percentage of total average off-balance- sheet items Per cent
	0* per cent R million	5 per cent R million	10 per cent R million	20 per cent R million	50 per cent R million	100 per cent R million	150 per cent R million	Impair- ments R million			
Average month-end balance for quarter											
2004:01	29 953	1 085	12 604	6 560	68 200	14 137	0	165	1 527 308	52 513	3,4
2004:02	35 000	1 154	11 314	8 572	68 051	15 274	0	165	1 572 653	53 852	3,4
2004:03	37 062	302	9 348	9 795	62 280	13 447	0	269	1 711 245	50 186	2,9
2004:04	41 963	159	8 872	10 316	56 982	11 405	0	338	1 971 627	46 238	2,3
2005:01	49 762	248	9 290	8 929	57 259	13 739	16	547	2 082 625	50 590	2,4
2005:02	54 155	401	10 106	11 982	61 245	10 708	0	750	2 113 880	52 254	2,5
2005:03	61 431	479	14 655	12 878	68 064	11 202	0	683	2 459 051	56 133	2,3
2005:04	72 930	321	17 188	11 294	71 277	11 975	0	590	2 689 922	57 504	2,1
2006:01	93 902	464	22 660	11 958	67 525	10 892	0	587	3 164 255	55 207	1,7
2006:02	112 718	218	23 295	11 656	74 275	11 956	0	627	3 203 997	60 034	1,9
2006:03	129 927	333	19 226	14 654	80 890	15 854	0	614	3 277 613	67 309	2,1
2006:04	134 045	279	21 764	16 885	85 098	11 233	0	620	3 652 629	65 550	1,8
Month-end balance for year											
Dec 2004	44 441	169	8 459	10 422	56 739	10 906	0	373	2 006 856	45 944	2,3
Dec 2005	75 595	279	19 806	11 706	70 699	11 865	0	583	2 849 462	57 380	2,0
Dec 2006	135 636	207	22 415	17 762	84 062	10 561	0	620	3 812 890	64 596	1,7
Average for 12 months											
2004	35 995	675	10 535	8 811	63 878	13 566	0	234	1 695 708	50 697	3,0
2005	59 570	362	12 810	11 271	64 461	11 906	4	642	2 336 370	54 120	2,3
2006	117 648	323	21 736	13 788	76 947	12 484	0	612	3 324 624	62 025	1,9
Annual growth											
2004	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2004	51,8	-75,1	-27,6	77,3	-2,1	11,5	-100,0	126,1	39,6	7,4	
2005	70,1	64,9	134,1	12,3	24,6	8,8	-100,0	56,3	42,0	24,9	
2006	79,4	-25,8	13,2	51,7	18,9	-11,0	-100,0	6,3	33,8	12,6	

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

** Total includes central securities depository participation

Table 9(a)

Risk profile of loans and advances

	0 per cent R million	10 per cent R million	20 per cent R million	50 per cent R million	100 per cent R million	150 per cent R million	1 000 per cent R million	Total R million	Risk- weighted loans and advances R million	Risk-weighted loans and advances as percentage of total loans and advances Per cent
Month-end balance for year 2004										
Intragroup bank advances	24 223	0	0	0	3 648	0	0	27 872	3 648	13,1
Interbank advances	267	0	27 545	0	0	0	7	27 819	5 580	20,1
Negotiable certificates of deposit	0	0	16 154	0	0	0	0	16 154	3 231	20,0
Instalment debtors	30	727	130	0	149 006	0	0	149 893	149 105	99,5
Mortgage loans	0	0	71	281 541	121 094	0	0	402 706	261 879	65,0
Credit-card debtors	0	0	0	0	21 336	0	0	21 336	21 336	100,0
Acknowledgements of debt discounted	14 961	145	1 121	10	5 465	0	0	21 702	5 708	26,3
Redeemable preference shares	534	0	325	0	14 522	0	135	15 516	15 938	102,7
Overdrafts and loans	10 684	4 798	1 473	127	252 195	0	1 704	270 982	270 077	99,7
Foreign-currency loans and advances	66 301	144	40 136	32	7 820	0	0	114 434	15 878	13,9
Loans granted under resale agreements	2 562	1 052	3 865	0	1 224	0	0	8 703	2 102	24,2
- SARB and Corporation for Public Deposits	2 118	0	0	0	0	0	0	2 118	0	0,0
- Banks	444	0	3 865	0	0	0	0	4 309	773	17,9
- Non-banks	0	1 052	0	0	1 224	0	0	2 276	1 329	58,4
Total loans and advances	119 564	6 866	90 821	281 711	576 310	0	1 847	1 077 118	754 481	70,0
Less: Specific provisions	7	124	0	26	15 997	0	0	16 154	16 022	99,2

Table 9(b)

Risk profile of loans and advances

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

Table 9(c)

Risk profile of loans and advances

	0 per cent R million	10 per cent R million	20 per cent R million	50 per cent R million	100 per cent R million	150 per cent R million	1 000 per cent R million	Total R million	Risk- weighted loans and advances R million	Risk-weighted loans and advances as percentage of total loans and advances Per cent
Month-end balance for year 2006										
Intragroup bank advances	41 575	0	0	0	2 023	0	10	43 608	2 123	4,9
Interbank advances	194	0	43 730	0	0	0	0	43 924	8 746	19,9
Negotiable certificates of deposit	0	0	22 763	0	0	0	0	22 763	4 553	20,0
Instalment debtors	2	57	1	0	203 573	0	0	203 634	203 579	100,0
Mortgage loans	0	0	0	472 928	202 249	0	0	675 178	438 714	65,0
Credit-card debtors	0	0	0	0	42 392	0	0	42 392	42 392	100,0
Acknowledgements of debt discounted	26 967	64	783	520	4 079	187	171	32 771	6 493	19,8
Redeemable preference shares	0	0	1 277	0	22 724	0	12	24 013	23 104	96,2
Overdrafts and loans	9 029	6 737	504	0	349 528	0	2 892	368 690	379 220	102,9
Foreign-currency loans and advances	90 355	81	73 979	0	14 030	0	1 416	179 861	42 994	23,9
Loans granted under resale agreements	1 906	2 129	12 302	0	6 489	0	0	22 826	9 163	40,1
- SARB and Corporation for Public Deposits	44	0	0	0	0	0	0	44	0	0,0
- Banks	1 402	0	12 258	0	0	0	0	13 660	2 452	17,9
- Non-banks	460	2 129	45	0	6 489	0	0	9 122	6 711	73,6
Total loans and advances	170 028	9 068	155 340	473 449	847 087	187	4 501	1 659 659	1 161 080	70,0
Less: Specific provisions	10	125	0	1	14 220	0	0	14 355	14 233	99,1

Table 10

Capital adequacy

	Banking book					
	Total risk exposure R million	Counterparty-risk exposure R million	Risk-weighted assets and off-balance-sheet items R million	Required capital R million	Net qualifying primary capital and reserves R million	Primary capital adequacy ratio Percentage
Quarter						
2004:01	748 016	12 762	735 254	74 867	66 456	8,9
2004:02	734 053	8 125	725 929	73 476	71 435	9,7
2004:03	761 747	8 333	753 414	76 250	73 633	9,7
2004:04	793 667	10 760	782 907	79 446	83 117	10,5
2005:01	821 627	8 934	812 693	82 270	82 382	10,0
2005:02	859 451	8 143	851 308	86 055	84 607	9,8
2005:03	896 683	8 711	887 973	89 799	87 075	9,7
2005:04	949 685	9 296	940 389	95 120	92 194	9,7
2006:01	996 912	10 590	986 322	99 846	99 748	10,0
2006:02	1 047 996	10 216	1 037 780	112 490	94 657	9,0
2006:03	1 117 491	8 159	1 109 332	111 986	103 830	9,3
2006:04	1 195 439	9 677	1 185 762	119 763	107 700	9,0
Average for year						
2004	753 466	10 450	743 016	77 427	71 414	9,5
2005	870 465	8 864	861 602	87 169	86 727	10,0
2006	1 069 023	9 643	1 059 379	111 819	101 783	9,5
Annual growth						
	Per cent	Per cent	Per cent	Per cent	Per cent	
2004	11,3	-35,4	12,4	11,3	31,2	
2005	19,7	-13,6	20,1	19,7	10,9	
2006	25,9	4,1	26,1	25,9	16,8	

Table 11(a)

Composition of income statement

	Average monthly balance for quarter 2004				Average monthly balance for quarter 2005			
	Mar R million	Jun R million	Sep R million	Dec R million	Mar R million	Jun R million	Sep R million	Dec R million
Interest income	8 558	8 579	9 219	9 132	8 811	9 422	10 105	10 716
Interest expense	5 832	5 677	6 121	6 229	6 023	6 322	6 772	7 080
Interest margin	2 726	2 903	3 098	2 903	2 788	3 100	3 333	3 636
Less: Specific provisions on loans and advances	466	348	609	522	617	347	335	411
Less: General debt provisions	37	186	-4	-3	68	3	58	78
Other	-2	-10	-5	6	-5	-5	0	-5
Adjusted interest margin	2 225	2 379	2 499	2 377	2 108	2 755	2 940	3 153
Add: Transaction-based fee income	2 028	2 143	2 185	2 436	2 340	2 570	2 623	2 643
Income from management of funds	4 253	4 522	4 684	4 813	4 447	5 325	5 563	5 796
Less: Operational expenses	3 758	4 136	3 978	4 476	4 076	4 732	4 808	5 117
Net income from management of funds	494	386	706	337	371	593	755	679
Add: Investment and trading income	502	1 985	888	903	2 031	178	-788	1 623
Less: Specific provisions – investment	-9	-2	2	3	-1	0	9	-5
Add: Knowledge-based fee income	177	178	200	264	202	308	276	213
Net income before taxation	1 731	2 013	1 916	1 831	2 021	1 689	2 126	2 463
Taxation	354	461	555	315	444	454	563	646
Net income after taxation	1 377	1 552	1 361	1 516	1 577	1 235	1 563	1 818

Table 11(b)

Composition of income statement

	Average monthly balance for quarter 2006				Results for 12 months			Average for year		
	Mar R million	Jun R million	Sep R million	Dec R million	2004 R million	2005 R million	2006 R million	2004 R million	2005 R million	2006 R million
Interest income	10 657	11 796	13 367	14 388	106 461	117 162	150 625	8 872	9 764	12 552
Interest expense	6 919	7 596	9 010	9 144	71 574	78 591	98 005	5 965	6 549	8 167
Interest margin	3 738	4 200	4 357	5 244	34 887	38 571	52 620	2 907	3 214	4 385
Less: Specific provisions on loans and advances	600	649	694	657	5 836	5 132	7 804	486	428	650
Less: General debt provisions	71	182	59	221	647	619	1 598	54	52	133
Other	8	88	2	25	-34	-44	369	-3	-4	31
Adjusted interest margin	3 059	3 281	3 602	4 341	28 439	32 865	42 849	2 370	2 739	3 571
Add: Transaction-based fee income	2 623	2 610	2 955	3 305	26 376	30 527	34 484	2 198	2 544	2 874
Income from management of funds	5 683	5 891	6 558	7 646	25 642	31 747	34 504	2 137	2 646	2 875
Less: Operational expenses	4 854	5 320	5 137	5 706	49 046	56 199	63 049	4 087	4 683	5 254
Net income from management of funds	829	571	1 421	1 940	5 769	7 193	14 284	481	599	1 190
Add: Investment and trading income	1 035	1 999	991	1 030	12 832	9 134	15 167	1 069	761	1 264
Less: Specific provisions – investment	0	-1	0	0	-17	9	-2	-1	1	0
Add: Knowledge-based fee income	264	240	197	302	2 457	2 996	3 009	205	250	251
Net income before taxation	2 370	2 466	3 227	3 666	22 473	24 899	35 190	1 873	2 075	2 933
Taxation	493	691	809	942	5 055	6 319	8 804	421	527	734
Net income after taxation	1 878	1 775	2 418	2 724	17 419	18 580	26 386	1 452	1 548	2 199

Table 12

Profitability: Operating ratios

	Interest income to loans and advances Per cent	Interest expense to funding Per cent	Interest margin Per cent	Provisions to loans and advances Per cent
Average month-end balance for quarter				
2004:01	9,9	6,7	3,2	0,5
2004:02	9,7	6,5	3,2	0,5
2004:03	10,0	6,8	3,2	0,6
2004:04	9,5	6,6	2,9	0,5
2005:01	8,7	6,2	2,5	0,6
2005:02	9,1	6,2	2,9	0,2
2005:03	9,3	6,3	3,0	0,3
2005:04	9,5	6,3	3,1	0,3
2006:01	8,7	5,8	3,0	0,5
2006:02	8,9	6,0	2,8	0,6
2006:03	9,6	6,8	2,8	0,5
2006:04	10,0	6,6	3,4	0,5
Average for the 12 months ended				
Dec 2004	9,3	6,3	3,0	0,5
Dec 2005	8,5	5,8	2,7	0,3
Dec 2006	8,5	5,8	2,7	0,5

Table 13

Profitability ratios

Stated as percentage of total assets

	Net income after taxation to total assets Per cent	Net income after taxation to net qualifying capital and reserves Per cent	Interest income Per cent	Interest expense Per cent	Interest margin Per cent	Operating expenses Per cent	Fee income Per cent	Investment and trading income Per cent
Average month-end balance for quarter								
2004:01	1,2	16,3	7,5	5,1	2,4	3,3	1,9	0,4
2004:02	1,4	17,8	7,7	5,1	2,6	3,7	2,1	1,8
2004:03	1,2	15,1	8,0	5,3	2,7	3,4	2,1	0,8
2004:04	1,2	15,8	7,4	5,1	2,4	3,6	2,2	0,7
2005:01	1,2	16,0	6,9	4,7	2,2	3,2	2,0	1,6
2005:02	1,0	12,2	7,3	4,9	2,4	3,7	2,2	0,1
2005:03	1,2	15,4	7,5	5,0	2,5	3,6	2,2	-0,6
2005:04	1,3	17,1	7,8	5,1	2,6	3,7	2,1	1,2
2006:01	1,3	16,8	7,2	4,7	2,5	3,3	2,0	0,7
2006:02	1,1	14,8	7,5	4,8	2,7	3,4	1,8	1,3
2006:03	1,5	20,0	8,1	5,4	2,6	3,1	1,9	0,6
2006:04	1,6	21,2	8,4	5,3	3,1	3,3	2,1	0,6
Average for the 12 months ended								
Dec 2004	1,2	14,7	7,1	4,8	2,3	3,3	1,9	0,9
Dec 2005	1,1	14,5	7,0	4,7	2,3	3,4	2,0	0,5
Dec 2006	1,3	17,2	7,3	4,7	2,5	3,0	1,8	0,7

Table 14

Percentage composition of interest income

	Interbank loans Per cent	Instal- ment debtors Per cent	Mortgage loans Per cent	Credit cards Per cent	Acknow- ledgements of debt Per cent	Redeem- able pref- erence shares Per cent	Over- drafts and loans Per cent	Foreign- currency loans and advances Per cent	Loans under resale agree- ments Per cent	Negoti- able certi- ficates of deposit Per cent	Interest income from invest- ments Per cent
Average month-end balance for quarter											
2004:01	8,9	14,4	33,9	2,5	2,8	1,0	27,6	2,5	3,2	0,6	2,5
2004:02	8,1	15,1	35,7	2,6	2,8	1,4	25,8	1,3	3,2	0,3	3,7
2004:03	7,3	14,4	35,0	2,6	2,4	1,2	26,9	2,3	2,7	0,8	4,4
2004:04	5,2	14,8	37,1	2,7	2,1	1,6	25,7	2,6	2,3	1,0	4,9
2005:01	5,9	15,6	36,2	2,9	2,2	1,0	24,6	3,0	1,9	1,4	5,3
2005:02	6,0	15,0	36,7	3,0	2,0	1,3	25,3	3,5	1,9	1,5	3,8
2005:03	9,0	14,5	35,7	3,1	1,8	1,3	25,5	4,4	1,6	1,3	1,7
2005:04	5,3	15,8	37,4	3,4	1,8	1,3	24,8	4,9	1,8	1,3	2,4
2006:01	5,0	15,1	38,3	3,6	1,9	1,2	24,5	5,4	1,6	1,4	2,0
2006:02	5,4	14,4	37,3	3,6	1,7	1,0	23,4	6,5	1,9	1,2	3,5
2006:03	4,7	14,1	38,5	3,7	1,9	1,2	23,7	6,8	1,9	0,9	2,8
2006:04	6,6	13,3	40,4	3,5	1,8	1,3	21,1	5,3	3,7	1,1	1,7
Average for the 12 months ended											
Dec 2004	7,3	14,7	35,4	2,6	2,5	1,3	26,5	2,2	2,8	0,7	3,9
Dec 2005	6,6	15,2	36,5	3,1	1,9	1,2	25,1	4,0	1,8	1,4	3,2
Dec 2006	5,5	14,2	38,7	3,6	1,8	1,2	23,1	6,0	2,4	1,1	2,5

Table 15

Percentage composition of interest expense

	Intra- group funding Per cent	Interbank funding Per cent	Demand deposits Per cent	Savings deposits Per cent	Fixed and notice deposits Per cent	Nego- tiable certifi- cates of deposit Per cent	Loans under re- purchase agree- ments Per cent	Other funding Per cent	Foreign funding Per cent	Transfer cost of trading activities Per cent	Debt instru- ments Per cent
Average month-end balance for quarter											
2004:01	4,3	4,3	29,9	2,0	33,5	2,6	4,4	13,5	1,0	-1,2	5,7
2004:02	4,0	4,6	29,3	2,2	35,6	5,6	4,4	9,2	1,0	-1,8	5,9
2004:03	3,7	3,8	26,6	2,0	34,7	10,2	4,7	9,1	0,9	-1,0	5,2
2004:04	3,9	4,4	27,0	1,9	32,4	11,0	4,7	8,4	1,2	-0,8	5,8
2005:01	3,9	4,8	29,0	2,0	31,2	12,3	4,7	5,4	1,5	-0,5	5,7
2005:02	3,9	4,8	26,1	1,9	33,5	13,0	4,0	6,5	1,6	-0,3	5,0
2005:03	4,1	4,2	25,6	1,9	30,5	12,2	3,2	12,1	1,8	-0,2	4,6
2005:04	2,8	3,8	29,0	1,9	31,8	12,9	3,8	7,1	2,2	0,0	4,7
2006:01	3,5	4,1	28,3	2,0	31,4	14,1	4,1	6,8	2,7	-1,0	3,9
2006:02	5,6	3,6	27,0	1,9	30,5	13,2	3,6	5,8	5,3	-0,5	4,0
2006:03	3,2	4,0	28,3	2,1	30,0	12,0	3,3	6,0	8,0	-0,5	3,7
2006:04	5,2	4,4	31,6	2,5	32,6	15,2	2,9	4,0	-0,2	-1,7	3,5
Average for the 12 months ended											
Dec 2004	4,0	4,3	28,2	2,0	34,0	7,5	4,6	10,0	1,0	-1,2	5,6
Dec 2005	3,6	4,4	27,4	1,9	31,7	12,6	3,9	7,9	1,8	-0,2	5,0
Dec 2006	4,4	4,0	28,9	2,1	31,2	13,6	3,4	5,5	4,0	-1,0	3,8

Table 16(a) Calculation of liquid-asset requirement

	Average month-end balance for quarter 2004				Average month-end balance for quarter 2005			
	Mar R million	Jun R million	Sep R million	Dec R million	Mar R million	Jun R million	Sep R million	Dec R million
Liabilities including capital and reserves	1 367 284	1 331 174	1 360 564	1 446 501	1 499 696	1 521 030	1 589 575	1 633 571
Less: Capital and reserves	113 756	115 065	116 141	119 363	124 193	124 220	128 628	131 508
- average daily amount of funding from head office or branches	9 896	11 463	8 988	7 890	8 674	9 940	10 714	8 726
- average daily amount owing by banks, branches and mutual banks	132 701	109 482	107 814	111 704	110 106	106 054	113 441	132 179
Liabilities as adjusted	1 110 966	1 095 164	1 127 621	1 207 543	1 256 724	1 280 817	1 336 791	1 361 158
Liquid-asset requirement	55 548	54 758	56 381	60 377	62 836	64 041	66 839	68 058
Liquid assets held	66 323	65 789	66 197	68 367	71 437	74 732	76 962	79 548
SARB notes and coin	6 680	6 488	6 835	7 900	8 882	8 686	8 223	8 480
Gold coin and bullion	5	21	7	0	0	0	0	0
Clearing-account balances	1	2	-2	5	4	10	7	1
Treasury bills of the Republic	21 152	19 555	16 841	18 181	21 967	24 841	24 668	26 164
Stock issued – Exchequer Act, 1975								
Securities issued – Public Finance Management Act, 1999	35 089	34 615	37 719	37 539	33 634	34 563	36 094	37 393
Securities of the SARB	2 634	4 445	4 193	3 978	6 137	5 872	7 274	6 779
Land Bank bills	762	663	604	764	812	760	696	731
Memorandum items								
Cash-management schemes	56 379	61 118	63 437	65 173	53 708	51 006	50 719	54 014
Set-off	79 825	83 548	93 674	109 068	117 238	125 384	130 896	52 262
Ratios	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
Liquid assets held to liquid assets required	119,4	120,1	117,4	113,2	113,7	116,7	115,1	116,9

Table 16(b) Calculation of liquid-asset requirement

	Average month-end balance for quarter 2006				Year-end balance			Annual growth		
	Mar R million	Jun R million	Sep R million	Dec R million	2004 R million	2005 R million	2006 R million	2004 Per cent	2005 Per cent	2006 Per cent
Liabilities including capital and reserves	1 730 964	1 834 674	1 956 409	2 041 116	1 482 832	1 654 353	2 054 990	7,1	11,6	24,2
Less: Capital and reserves	134 536	145 423	154 119	159 793	122 315	131 806	163 102	12,2	7,8	23,7
- average daily amount of funding from head office or branches	11 484	12 792	14 737	11 153	7 716	11 695	9 883	-15,1	51,6	-15,5
- average daily amount owing by banks, branches and mutual banks	131 063	135 820	142 718	133 754	113 492	133 297	128 582	-21,5	17,5	-3,5
Liabilities as adjusted	1 453 880	1 540 640	1 644 834	1 736 416	1 239 309	1 377 555	1 753 423	10,4	11,2	27,3
Liquid-asset requirement	72 694	77 032	82 242	86 821	61 965	68 878	87 671	10,4	11,2	27,3
Liquid assets held	81 441	85 611	88 756	93 384	70 656	81 176	96 339	9,2	14,9	18,7
SARB notes and coin	9 458	9 945	8 615	8 895	7 970	8 728	9 129	28,5	9,5	4,6
Gold coin and bullion	0	0	0	0	0	0	0	-96,4	0	0
Clearing-account balances	0	-1	91	157	5	-45	271	300,0	-959,6	-707,4
Treasury bills of the Republic	31 149	32 500	37 595	37 755	19 318	27 496	38 264	6,8	42,3	39,2
Stock issued – Exchequer Act, 1975										
Securities issued – Public Finance Management Act, 1999	35 024	36 019	37 544	41 949	37 415	38 661	43 893	1,0	3,3	13,5
Securities of the SARB	5 149	6 631	4 351	4 072	5 139	5 650	4 260	93,5	9,9	-24,6
Land Bank bills	660	517	559	555	808	684	521	16,1	-15,3	-23,9
Memorandum items										
Cash-management schemes	54 404	53 348	53 436	54 266	67 467	58 534	57 578	18,1	-13,2	-1,6
Set-off	69 882	83 341	61 784	67 434	113 864	58 289	58 452	50,4	-48,8	0,3
Ratios	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent			
Liquid assets held to liquid assets required	112,1	111,1	107,9	107,6	114,0	117,9	109,9			

Table 17

Analysis of overdue accounts

	Mortgage loans R million	Instalment finance R million	Other loans and advances R million	Total R million	Specific provisions R million	Market value of security held R million
Average month-end balance for quarter						
2004:01	8 049	2 209	13 126	23 384	14 958	8 435
2004:02	7 203	2 303	12 697	22 202	14 461	8 098
2004:03	7 332	2 496	11 581	21 409	13 582	8 540
2004:04	7 072	2 590	10 910	20 571	13 257	8 382
2005:01	6 330	2 732	11 183	20 245	13 041	7 788
2005:02	5 751	2 678	12 044	20 473	13 503	7 192
2005:03	5 299	2 612	11 093	19 003	12 637	6 878
2005:04	5 330	2 865	10 427	18 622	12 165	6 968
2006:01	6 166	3 623	10 512	20 300	11 964	8 246
2006:02	6 421	3 693	10 332	20 446	11 954	8 472
2006:03	6 404	3 464	9 763	19 632	11 501	8 270
2006:04	6 645	3 445	8 898	18 988	10 805	8 516
Month-end balance for year						
Dec 2004	6 848	2 616	10 962	20 425	13 126	8 302
Dec 2005	6 061	3 373	10 654	20 087	11 933	7 926
Dec 2006	6 885	3 397	8 478	18 759	10 213	8 682
Average for 12 months						
2004	7 414	2 400	12 078	21 892	14 065	8 364
2005	5 677	2 722	11 187	19 586	12 837	7 206
2006	6 409	3 556	9 876	19 842	11 556	8 376
Annual growth						
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2004	-17,1	19,5	-18,2	-14,4	-15,3	-2,2
2005	-11,5	28,9	-2,8	-1,7	-9,1	-4,5
2006	13,6	0,7	-20,4	-6,6	-14,4	9,5

Table 18

Analysis of overdue accounts: Selected ratios

	Specific provisions as percentage of total overdues Per cent	Specific provisions and securities held as percentage of total overdues Per cent	Overdues as percentage of advances Per cent	Specific provisions as percentage of advances Per cent	Net overdues* as percentage of net qualifying capital and reserves Per cent
Average month-end balance for quarter					
2004:01	65,3	101,0	2,2	1,5	7,8
2004:02	65,6	103,6	2,0	1,3	6,7
2004:03	62,1	103,0	2,0	1,2	7,6
2004:04	64,3	104,9	1,8	1,2	6,2
2005:01	66,6	102,1	1,8	1,2	6,2
2005:02	64,2	100,4	1,6	1,0	5,9
2005:03	68,6	105,4	1,4	1,0	4,6
2005:04	59,4	98,9	1,5	0,9	6,4
2006:01	60,0	99,7	1,4	0,8	5,9
2006:02	58,2	100,8	1,2	0,7	5,9
2006:03	59,3	101,2	1,1	0,7	5,3
2006:04	54,4	100,7	1,1	0,6	5,6
Average for 12 months					
2004	64,3	103,1	2,0	1,3	7,0
2005	64,6	101,6	1,6	1,0	5,8
2006	58,0	100,6	1,2	0,7	5,7

* Net overdues = gross overdues less specific provisions

Table 19

Large credit exposures

	Granted R million	Utilised R million	Utilised as percentage of loans and advances Per cent	Utilised as percentage of net qualifying capital and reserves Per cent	Granted as percentage of net qualifying capital and reserves Per cent
Balance at quarter ended					
2004:01	413 167	150 000	14,5	144,1	396,9
2004:02	484 959	135,257	12,9	126,3	452,7
2004:03	614 652	134 078	12,2	122,8	562,8
2004:04	547 096	133 909	12,0	113,0	461,8
2005:01	587 373	147 696	12,5	127,4	506,8
2005:02	611 373	155 481	12,6	128,9	507,0
2005:03	435 380	137 477	10,6	110,7	350,5
2005:04	501 417	164 914	12,2	128,8	391,5
2006:01	504 657	195 478	13,0	142,4	367,7
2006:02	499 801	204 934	12,7	145,5	354,8
2006:03	510 724	216 893	12,9	146,2	344,3
2006:04	511 045	225 987	13,0	147,3	333,1
Average for 12 months					
2004	514 969	138 311	12,9	126,0	469,3
2005	533 886	151 392	11,9	123,9	436,9
2006	506 557	210 823	12,9	145,4	349,5
Annual growth					
	Per cent	Per cent			
2004	48,8	-13,2			
2005	-8,3	23,2			
2006	1,9	37,0			

Table 20

Profitability of assets

	Advances				Investments		Non-financial and other assets R million	Total R million
	Money R million	Reasonable return R million	Small return R million	No return R million	Profitable R million	Non- profitable R million		
Average month-end balance for quarter								
2004:01	25 083	1 046 582	37 023	33 522	172 034	11 739	44 105	1 370 089
2004:02	26 125	1 026 329	58 241	31 311	133 113	13 213	45 366	1 333 697
2004:03	27 664	1 070 514	55 779	30 554	141 750	13 400	44 696	1 384 356
2004:04	30 641	1 098 533	67 526	31 760	188 946	13 999	41 655	1 473 060
2005:01	31 475	1 141 819	80 052	30 776	185 311	12 908	46 502	1 528 844
2005:02	33 494	1 163 140	89 418	33 486	165 938	16 453	42 678	1 544 607
2005:03	33 659	1 250 480	91 926	26 082	153 520	16 699	44 623	1 616 987
2005:04	37 350	1 302 403	89 942	26 087	129 703	22 524	46 987	1 654 996
2006:01	37 853	1 387 486	108 165	23 695	126 676	32 672	49 182	1 765 730
2006:02	37 191	1 497 704	103 925	26 529	147 100	20 968	47 679	1 881 096
2006:03	40 858	1 582 559	107 720	25 409	162 732	21 452	49 559	1 990 289
2006:04	45 051	1 645 918	125 351	23 494	147 128	26 884	48 633	2 062 458
Month-end balance for year								
Dec 2004	32 291	1 097 918	79 218	31 251	207 967	12 625	37 121	1 498 391
Dec 2005	38 338	1 311 686	98 015	24 657	124 139	34 166	46 619	1 677 620
Dec 2006	47 179	1 630 636	161 261	23 801	142 768	24 666	44 828	2 075 138
Average for 12 months								
2004	27 378	1 060 490	54 642	31 787	158 961	13 088	43 956	1 390 301
2005	33 995	1 214 460	87 835	29 108	158 618	17 146	45 198	1 586 358
2006	40 238	1 528 417	111 290	24 782	145 909	25 494	48 763	1 924 893
Annual growth								
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2004	11,9	7,4	139,7	-3,8	-1,6	12,4	-7,5	8,6
2005	18,7	19,5	23,7	-21,1	-40,3	170,6	25,6	12,0
2006	23,1	24,3	64,5	-3,5	15,0	-27,8	-3,8	23,7

Table 21

Open position in foreign currency

	Total foreign-currency assets US\$ million	Total foreign-currency liabilities US\$ million	Net spot position US\$ million	Commitments to purchase foreign currency US\$ million	Commitments to sell foreign currency US\$ million	Mismatched forward commitments US\$ million	Foreign branches and subsidiaries US\$ million
Average month-end balance for quarter							
2004:01	19 825	6 815	13 010	135 650	148 514	-12 864	70
2004:02	20 290	6 688	13 603	133 827	147 261	-13 434	89
2004:03	20 206	7 195	13 011	133 731	146 477	-12 746	98
2004:04	20 646	7 850	12 796	143 956	156 617	-12 661	82
2005:01	20 724	8 094	12 630	149 700	162 282	-12 582	84
2005:02	19 859	7 912	11 947	163 656	175 543	-11 887	78
2005:03	24 531	8 548	15 983	177 178	193 053	-15 874	74
2005:04	24 384	8 877	15 506	189 805	205 194	-15 390	77
2006:01	27 521	10 308	17 213	193 169	210 175	-17 006	62
2006:02	30 775	11 396	19 379	192 170	211 305	-19 135	68
2006:03	29 142	12 436	16 706	212 137	228 559	-16 422	62
2006:04	27 379	12 934	14 444	207 654	221 896	-14 242	70
Month-end balance for year							
Dec 2004	21 964	8 475	13 489	141 855	155 246	-13 392	78
Dec 2005	24 462	9 363	15 098	184 287	199 232	-14 946	78
Dec 2006	28 197	13 324	14 872	189 219	203 836	-14 617	71
Average for 12 months							
2004	20 242	7 137	13 105	136 791	149 717	-12 926	85
2005	22 374	8 358	14 017	170 085	184 018	-13 933	78
2006	28 704	11 769	16 935	201 283	217 984	-16 701	65
Annual growth							
	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
2004	19,6	37,9	10,4	0,5	1,2	10,2	26,3
2005	11,4	10,5	11,9	29,9	28,3	11,6	0,5
2006	15,3	42,3	-1,5	2,7	2,3	-2,2	-9,2

Appendix 7

Circulars sent to banking institutions during 2006

Banks Act Circular 1/2006	Annual withdrawal and retention of circulars
Banks Act Circular 2/2006	Electronic communication with this Office
Banks Act Circular 3/2006	Revision of the Basel Core Principles for Effective Banking Supervision
Banks Act Circular 4/2006	Trilateral discussions to be held during calendar year 2006
Banks Act Circular 5/2006	Training of bank directors
Banks Act Circular 6/2006	Cell-phone banking
Banks Act Circular 7/2006	Proposed amendments to the regulations relating to branches as published in Government Notice No. R1414 in <i>Government Gazette</i> No. 21936 on 28 December 2000
Banks Act Circular 8/2006	Endorsement of the Revised Core Principles for Effective Banking Supervision
Banks Act Circular 9/2006	Development programme for directors of banks

Appendix 8

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		
2006/12/01	29412	A group of persons between which a common bond exists	Indefinite
1994/12/14	16167	Commercial paper	Indefinite
2006/01/27	28414	"Ithala Limited" A wholly owned subsidiary of Ithala Development Finance Corporation Limited	2008/12/31
1994/12/14	16167	Mining houses	Indefinite
1994/12/14	16167	Trade in securities and financial instruments	Indefinite
2004/06/04	26415	Securitisation schemes	Indefinite

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

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

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

Government Gazette		Topic	Expiry
Date	Number		
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

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): Exemptions 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 9

Approval of acquisition or establishment of foreign banking interests in terms of section 52 of the Banks Act, 1990, from 1 January 2006 to 31 December 2006

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	2006-01-06	Representative Offices in Dubai and Shanghai	Dubai and Shanghai
FirstRand Bank Holdings Limited	2006-08-22	RMB Resources Limited	United Kingdom
Investec plc*	2006-02-10	Quorum Holdings Limited	Jersey
Investec plc*	2006-03-09	Investec Captive Insurance Limited	Guernsey
Investec plc*	2006-06-20	TIMC (Pty) Limited	Australia
Investec plc*	2006-01-25	Investec Investment Holdings AG – Representative Office Oman	Oman
Investec plc*	2006-06-14	Investec securities US LLC	United States of America
Investec plc*	2006-06-09	54 Miller Street (Pty) Limited and 54 Miller Street Trust	Australia
Investec plc*	2006-06-14	Rozelle Bay Unit Trust	Australia
Investec plc*	2006-04-24	Global Ethanol Holdings Limited	Australia
Investec plc*	2006-07-04	NM Rothschild Australia Holdings (Pty) Limited	United Kingdom
Investec plc*	2006-07-04	IdaCorp Technologies Incorporated	United States of America
Investec plc**	2006-12-06	Nua Homeloans Limited	Ireland
Standard Bank Group Limited	2006-01-25	Andisa Capital (Botswana) Limited	Botswana
Standard Bank Group Limited	2006-02-10	SN Holdings Limited	Namibia
Standard Bank Group Limited	2006-03-06	Ghana Home Loans Limited (35 per cent)	Ghana
Standard Bank Group Limited	2006-10-23	Jayana Limited	Gibraltar
Standard Bank Group Limited	2006-10-26	Standard Securities Asia Limited	Hong Kong

* Applications for acquisition of indirect interests were noted in terms of Banks Act Circular 8/2004.

** 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.