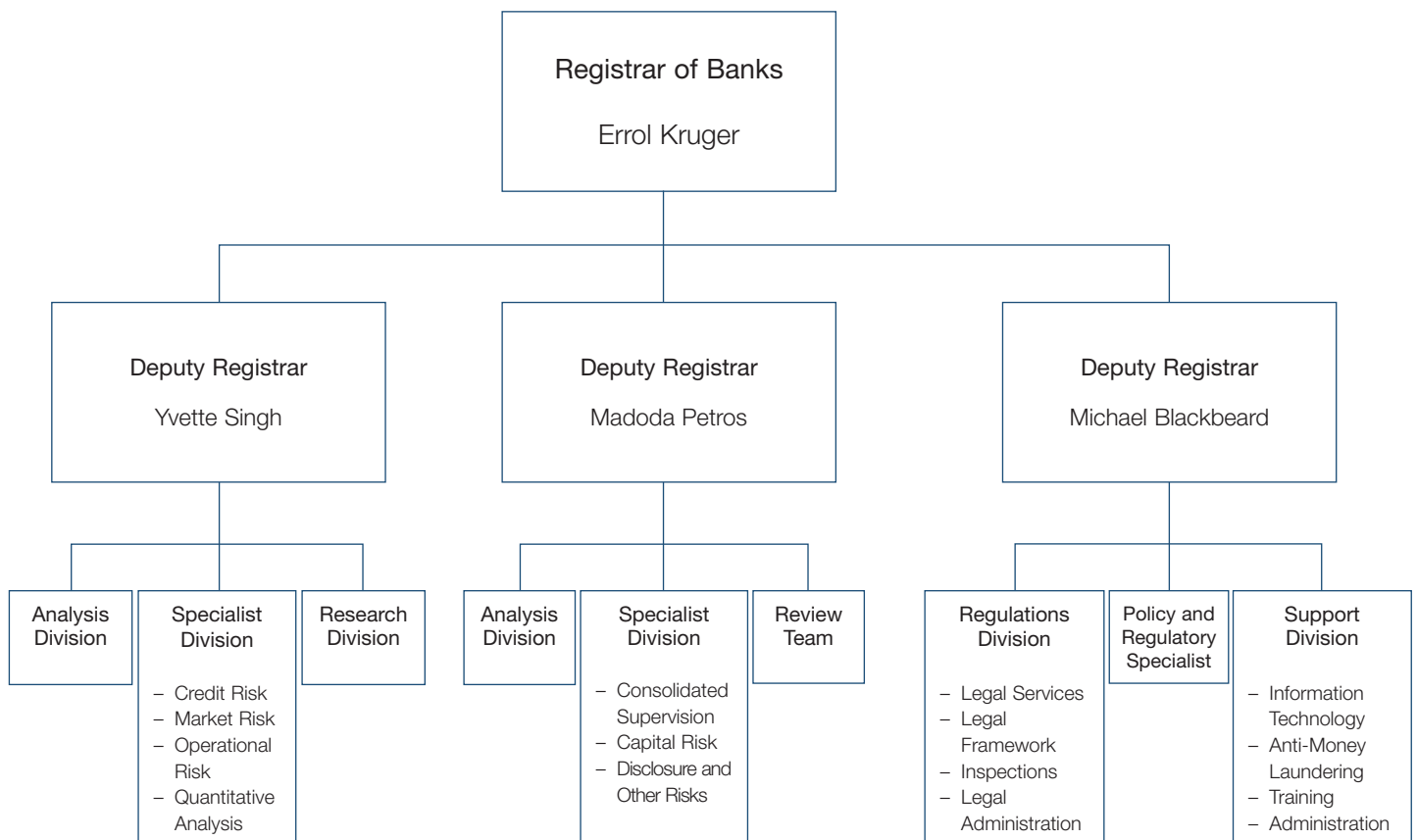


# Appendices

## Appendix 1

### Organisational structure of the Bank Supervision Department



### Total staff complement, vacancies and employment equity numbers

|   | 31 December 2009 | 31 December 2010 |
|---|------------------|------------------|
| Total job register (permanent positions).....             | 109              | 112              |
| Total employed .....                                      | 101              | 103              |
| Total vacancies.....                                      | 8                | 9                |
| Employment equity: Race (target group – per cent)         |                  |                  |
| General management .....                                  | 39               | 36               |
| Other staff.....  | 64               | 62               |
| Employment equity: Gender (target group – per cent) ..... |                  |                  |
| General management .....                                  | 39               | 38               |
| Other staff.....  | 69               | 74               |

## Appendix 2

### Registered banks, mutual banks and local branches of foreign banks as at 31 December 2010

#### Registered banks

| Institution  | Address   | Total assets at<br>31 December |                      | Annual growth<br>(per cent) |
|--|---|--------------------------------|----------------------|-----------------------------|
|  |   | 2009<br>(R millions)           | 2010<br>(R millions) |                             |
| 1 Absa Bank Limited                                    | P O Box 7735,<br>Johannesburg, 2000             | 649 142                        | 670 623              | 3,31                        |
| 2 African Bank Limited                                 | Private Bag X170,<br>Halfway House, 1685        | 24 191                         | 37 977               | 56,98                       |
| 3 Albaraka Bank Limited                                | P O Box 4395,<br>Durban, 4000                   | 2 366                          | 2 820                | 19,19                       |
| 4 Bidvest Bank Limited                                 | P O Box 185,<br>Johannesburg, 2000              | 1 726                          | 2 500                | 44,83                       |
| 5 Capitec Bank Limited                                 | P O Box 12451,<br>Die Boord, Stellenbosch, 7613 | 8 620                          | 12 911               | 49,78                       |
| 6 FirstRand Bank Limited                               | P O Box 650149,<br>Benmore, 2010                | 548 333                        | 616 912              | 12,51                       |
| 7 Grindrod Bank Limited                                | P O Box 3211,<br>Durban, 4000                   | 2 119                          | 2 473                | 16,72                       |
| 8 Habib Overseas Bank Limited                          | P O Box 62369,<br>Marshalltown, 2107            | 751                            | 797                  | 6,13                        |
| 9 HBZ Bank Limited                                     | P O Box 1536,<br>Wandsbeck, 3631                | 1 957                          | 2 467                | 26,05                       |
| 10 Investec Bank Limited                               | P O Box 785700,<br>Sandton, 2146                | 181 663                        | 216 665              | 19,27                       |
| 11 Mercantile Bank Limited                             | P O Box 782699,<br>Sandton, 2146                | 5 829                          | 6 263                | 7,45                        |
| 12 Nedbank Limited                                     | P O Box 1144,<br>Johannesburg, 2000             | 509 739                        | 549 878              | 7,87                        |
| 13 Sasfin Bank Limited                                 | P O Box 95104,<br>Grant Park, 2051              | 1 524                          | 1 970                | 29,25                       |
| 14 UBank Limited (formerly known as Teba Bank Limited) | Private Bag X101,<br>Sunninghill, 2157          | 3 365                          | 3 584                | 6,50                        |
| 15 The South African Bank of Athens Limited            | P O Box 7781,<br>Johannesburg, 2000             | 1 258                          | 1 245                | -1,06                       |
| 16 The Standard Bank of South Africa Limited           | P O Box 7725,<br>Johannesburg, 2000             | 803 088                        | 808 292              | 0,65                        |

## Appendix 2

### Registered banks, mutual banks and local branches of foreign banks as at 31 December 2010 (continued)

#### Registered mutual banks

| Institution       | Address                        | Total assets at 31 December |                   | Annual growth (per cent) |
|-------------------|--------------------------------|-----------------------------|-------------------|--------------------------|
|                   |                                | 2009 (R millions)           | 2010 (R millions) |                          |
| 1 GBS Mutual Bank | P O Box 114, Grahamstown, 6140 | 758                         | 780               | 2,98                     |
| 2 VBS Mutual Bank | P O Box 3618, Makhado, 0920    | 242                         | 252               | 4,18                     |

#### Registered local branches of foreign banks

| Institution  | Address   | Total assets at 31 December |                   | Annual growth (per cent) |
|--|---|-----------------------------|-------------------|--------------------------|
|  |   | 2009 (R millions)           | 2010 (R millions) |                          |
| 1 Bank of Baroda   | Premises No.14, 2nd floor, Sandton City Twin Towers, (East Wing), Sandton, 2196 | 415                         | 475               | 14,51                    |
| 2 Bank of China Limited Johannesburg Branch (trading as Bank of China Johannesburg Branch) | P O Box 782616, Sandton, 2146   | 4 599                       | 5 008             | 8,90                     |
| 3 Bank of Taiwan South Africa Branch   | P O Box 1999, Parklands, 2121   | 645                         | 913               | 41,50                    |
| 4 Calyon (trading as Calyon Corporate and Investment Bank)                                 | P O Box 527, Melrose Arch, 2076   | 15 804                      | 20 981            | 32,76                    |
| 5 China Construction Bank Corporation – Johannesburg Branch                                | Private Bag X10007, Sandton, 2146   | 5 174                       | 6 895             | 33,26                    |
| 6 Citibank NA  | P O Box 1800, Saxonwold, 2132   | 43 583                      | 44 274            | 1,58                     |
| 7 Deutsche Bank AG   | Private Bag X9933, Sandton, 2146  | 30 088                      | 38 000            | 26,30                    |
| 8 JPMorgan Chase Bank, NA (Johannesburg Branch)  | Private Bag X9936, Sandton, 2146  | 23 201                      | 29 123            | 25,52                    |
| 9 Société Générale   | P O Box 6872, Johannesburg, 2000  | 9 205                       | 7 858             | -14,63                   |
| 10 Standard Chartered Bank (Johannesburg Branch)   | P O Box 782080, Sandton, 2146   | 14 418                      | 16 087            | 11,57                    |
| 11 State Bank of India   | P O Box 2538, Saxonwold, 2132   | 1 801                       | 2 070             | 14,97                    |
| 12 The Hongkong and Shanghai Banking Corporation Limited                                   | Private Bag X785434, Sandton, 2146  | 11 007                      | 14 450            | 31,28                    |
| 13 The Royal Bank of Scotland NV (formerly known as ABN AMRO Bank NV)                      | P O Box 78769, Sandton, 2146  | 5 328                       | 337               | -93,68                   |



## Appendix 2

### Registered banks, mutual banks and local branches of foreign banks as at 31 December 2010 (continued)

#### Banks under curatorship

| Institution | Curator | Date of order |
|-------------|---------|---------------|
| 1           | None    |               |

#### Banks in final liquidation

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

## Appendix 3

### Name changes and cancellation of registration of banks and branches of foreign banks during the period 1 January 2010 to 31 December 2010

#### Name changes

| Previous name | New name          | Date of change                |                 |
|---------------|-------------------|-------------------------------|-----------------|
| 1             | ABN AMRO Bank NV  | The Royal Bank of Scotland NV | 6 February 2010 |
| 2             | Teba Bank Limited | UBank Limited                 | 1 October 2010  |

#### Cancellation of registration

| Institution | Date of order         |                |
|-------------|-----------------------|----------------|
| 1           | Imperial Bank Limited | 1 October 2010 |

## Appendix 4

### Registered controlling companies as at 31 December 2010

| Institution                              | Address                                      |
|--|--|
| 1 Absa Group Limited                     | P O Box 7735, Johannesburg, 2000             |
| 2 African Bank Investments Limited       | Private Bag X170, Halfway House, 1685        |
| 3 Bidvest Bank Holdings Limited          | P O Box 185, Johannesburg, 2000              |
| 4 Capitec Bank Holdings Limited          | P O Box 12451, Die Boord, Stellenbosch, 7613 |
| 5 FirstRand Limited                      | P O Box 650149, Benmore, 2010                |
| 6 Grindrod Financial Holdings Limited    | P O Box 3211, Durban, 4000                   |
| 7 Investec Limited                       | P O Box 785700, Sandton, 2146                |
| 8 Mercantile Bank Holdings Limited       | P O Box 782699, Sandton, 2146                |
| 9 Nedbank Group Limited                  | P O Box 1144, Johannesburg, 2000             |
| 10 Sasfin Holdings Limited               | P O Box 95104, Grant Park, 2051              |
| 11 Standard Bank Group Limited           | P O Box 7725, Johannesburg, 2000             |
| 12 Teba Bank Controlling Company Limited | Private Bag X101, Sunninghill, 2157          |

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

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

## Appendix 5

### Foreign banks with approved local representative offices

| Institution   | Address  |
|---|--|
| 1 AfrAsia Bank Limited  | P O Box 1440, Randparkridge, 2156  |
| 2 Banco Africano de Investimentos                             | Citibank Building, 3rd floor, 145 West Street, Sandton, 2146                         |
| 3 Banco BPI, SA   | P O Box 303, Bruma, 2026   |
| 4 Banco Espirito Santo e Comercial de Lisboa                  | P O Box 749, Bruma, 2026   |
| 5 Banco Santander Totta SA                                    | P O Box 309, Bruma, 2026   |
| 6 Bank Leumi Le-Israel BM                                     | Private Bag X41, Saxonwold, 2132   |
| 7 Bank of Cyprus Group  | P O Box 652176, Benmore, 2010  |
| 8 Bank of India   | P O Box 653589, Benmore, 2010  |
| 9 BNP Paribas Johannesburg                                    | P O Box 52897, Saxonwold, 2132   |
| 10 Barclays Bank plc  | P O Box 1542, Saxonwold, 2132  |
| 11 Barclays Private Clients International Limited             | P O Box 1542, Saxonwold, 2132  |
| 12 Commerzbank AG Johannesburg                                | 5 Keys Avenue, Rosebank, 2195  |
| 13 Credit Suisse AG   | Private Bag X9911, Sandton, 2146   |
| 14 Credit Suisse Securities (Europe) Limited                  | Private Bag X9911, Sandton, 2146   |
| 15 Ecobank  | 4th floor, Sandown Valley Crescent, Sandton, 2196                                    |
| 16 Export-Import Bank of India                                | Sandton City Twin Towers, 2nd floor, (East Wing), Sandton, 2146                      |
| 17 Fairbairn Private Bank (Isle of Man) Limited               | P O Box 787549, Sandton, 2146  |
| 18 Fairbairn Private Bank (Jersey) Limited                    | P O Box 787549, Sandton, 2146  |
| 19 First Bank of Nigeria                                      | P O Box 784796, Sandton, 2146  |
| 20 First City Monument Bank plc                               | P O Box 78553, Sandton, 2146   |
| 21 Hellenic Bank Public Company Limited                       | P O Box 783392, Sandton, 2146  |
| 22 HSBC Bank International Limited                            | Private Bag X785434, Sandton, 2146   |
| 23 Icici Bank Limited   | P O Box 78261, Sandton, 2146   |
| 24 KFW IpeX-Bank GMBH   | P O Box 2402, Saxonwold, 2132  |
| 25 Lloyds TSB Offshore Limited                                | Private Bank X25, Northlands, 2116   |
| 26 Millenium BCP  | P O Box 273, Bruma, 2026   |
| 27 Natixis Southern Africa Representative Office              | Postnet Suite 352, Private Bag X1, Melrose Arch, 2076                                |
| 28 National Bank of Egypt                                     | P O Box 55402, Northlands, 2116  |
| 29 Royal Bank of Scotland International Limited               | 5 Merchant Place, 9 Fredman Drive, Sandton, 2196                                     |
| 30 Société Générale Representative Office for Southern Africa | P O Box 2805, Saxonwold, 2132  |
| 31 Sumitomo Mitsui Banking Corporation                        | Building Four, 1st floor, Commerce Square, 39 Rivonia Road, Sandhurst, Sandton, 2196 |
| 32 The Bank of New York, Mellon                               | Postnet Suite 100, Private Bag X43, Sunninghill, 2157                                |

## Appendix 5

### Foreign banks with approved local representative offices (continued)

| Institution   | Address  |
|---|--|
| 33 The Bank of Tokyo-Mitsubishi, UFJ Limited  | P O Box 78519, Sandton, 2146                         |
| 34 The Mauritius Commercial Bank Limited  | P O Box 3009, Parklands, 2121                        |
| 35 The Representative Office for Southern and Eastern Africa of the Export-Import Bank of China | Postnet Suite 158, Private Bag X91-BE, Benmore, 2010 |
| 36 UBS AG   | P O Box 652863, Benmore, 2010                        |
| 37 Unicredit Bank AG  | P O Box 1483, Parklands, 2121                        |
| 38 Union Bank of Nigeria plc  | P O Box 653125, Benmore, 2010                        |
| 39 Vnesheconombank  | P O Box 413742, Craighall, 2024                      |
| 40 Wells Fargo Bank NA  | P O Box 3091, Saxonwold, 2132                        |
| 41 Zenith Bank plc  | P O Box 782652, Sandton, 2146                        |

### Report on representative offices

#### 1. Introduction

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

As at 31 December 2010 there were 41 representative offices (ROs) operating in South Africa, emanating from 19 countries.

#### 2. Change in status of ROs during 2010

2.1 During the year under review the following ROs were deregistered:

- i. Fortis Bank (Nederland) NV
- ii. JSCB IMEX Bank
- iii. Banco Privado Portugues

2.2 During the year under review the following new ROs were registered:

- iv. First City Monument Bank plc
- v. Banco Africano de Investimentos

2.3 During the year under review the following ROs changed their names:

- vi. Bayerische Hype und Vereinsbank AG changed its name to Unicredit Bank
- vii. Wachovia Bank NA changed its name to Wells Fargo Bank NA

#### 3. Supervisory approach

In order to fulfil the Department's responsibilities in terms of the RO Regulations it follows the following supervisory approach:

- Regular interaction with the chief representative officers of the respective ROs
- On-site visits at the ROs
- Analysis of returns submitted by the ROs in terms of the RO Regulations and follow-up of any issues identified
- Analysis of the internal control reports submitted by the ROs on an annual basis in terms of Banks Act Circular 3/2004.



## Appendix 6

### Selected information on South African banks

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#### General note

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

**Table 1**  
**Composition of total assets (R millions)**

|                     | Cash and<br>balances<br>with the<br>central bank | Short-term<br>negotiable<br>securities | Loans and<br>advances to<br>customers | Investment<br>and trading<br>securities | Derivative<br>financial<br>instruments | Other<br>assets | Total assets |
|---------------------|--|--|---------------------------------------|---|--|-----------------|--------------|
| 2008: January ..... | 55 351   | 92 549                                 | 2 076 991                             | 118 280                                 | 228 497                                | 91 495          | 2 663 163    |
| February .....      | 57 345   | 101 472                                | 2 147 428                             | 109 250                                 | 257 215                                | 85 260          | 2 757 970    |
| March .....         | 60 244   | 95 199                                 | 2 181 815                             | 108 985                                 | 295 407                                | 85 693          | 2 827 343    |
| April .....         | 59 135   | 101 139                                | 2 165 794                             | 111 712                                 | 262 444                                | 90 569          | 2 790 793    |
| May .....           | 56 660   | 103 142                                | 2 212 037                             | 117 026                                 | 286 693                                | 85 004          | 2 860 562    |
| June .....          | 58 740   | 102 995                                | 2 249 718                             | 130 972                                 | 314 633                                | 97 597          | 2 954 655    |
| July .....          | 60 145   | 107 409                                | 2 238 573                             | 137 166                                 | 268 339                                | 86 301          | 2 897 933    |
| August .....        | 60 259   | 115 336                                | 2 229 424                             | 140 328                                 | 235 292                                | 78 662          | 2 859 301    |
| September .....     | 64 218   | 112 031                                | 2 287 747                             | 135 288                                 | 244 678                                | 91 768          | 2 935 730    |
| October .....       | 63 156   | 122 146                                | 2 317 724                             | 139 279                                 | 507 322                                | 90 584          | 3 240 211    |
| November .....      | 62 320   | 131 882                                | 2 300 563                             | 154 045                                 | 492 131                                | 84 287          | 3 225 228    |
| December .....      | 66 929   | 124 031                                | 2 276 371                             | 163 730                                 | 455 474                                | 90 735          | 3 177 270    |
| 2009: January ..... | 61 417   | 134 361                                | 2 296 704                             | 169 336                                 | 455 189                                | 89 654          | 3 206 661    |
| February .....      | 58 765   | 140 668                                | 2 272 686                             | 167 440                                 | 416 785                                | 86 205          | 3 142 549    |
| March .....         | 63 325   | 145 592                                | 2 284 151                             | 165 011                                 | 396 922                                | 90 559          | 3 145 560    |
| April .....         | 65 669   | 147 094                                | 2 222 197                             | 166 032                                 | 390 717                                | 82 321          | 3 074 030    |
| May .....           | 60 357   | 147 749                                | 2 219 244                             | 161 216                                 | 401 641                                | 86 852          | 3 077 059    |
| June .....          | 64 779   | 149 221                                | 2 209 475                             | 155 690                                 | 356 820                                | 84 788          | 3 020 773    |
| July .....          | 63 398   | 149 195                                | 2 236 154                             | 166 082                                 | 328 473                                | 81 685          | 3 024 987    |
| August .....        | 64 865   | 153 975                                | 2 234 131                             | 161 131                                 | 321 992                                | 83 320          | 3 019 414    |
| September .....     | 66 219   | 159 784                                | 2 214 190                             | 167 583                                 | 308 777                                | 83 684          | 3 000 237    |
| October .....       | 61 037   | 166 406                                | 2 227 957                             | 170 584                                 | 293 744                                | 76 772          | 2 996 500    |
| November .....      | 67 688   | 164 725                                | 2 214 449                             | 179 832                                 | 289 429                                | 81 402          | 2 997 525    |
| December .....      | 65 839   | 163 824                                | 2 205 150                             | 186 009                                 | 265 513                                | 81 073          | 2 967 408    |
| 2010: January ..... | 64 295   | 163 080                                | 2 210 100                             | 186 489                                 | 257 510                                | 89 091          | 2 970 565    |
| February .....      | 64 612   | 167 565                                | 2 234 466                             | 191 829                                 | 259 599                                | 87 667          | 3 005 738    |
| March .....         | 73 068   | 167 662                                | 2 227 331                             | 199 207                                 | 269 837                                | 87 926          | 3 025 031    |
| April .....         | 69 137   | 167 348                                | 2 224 357                             | 217 664                                 | 229 704                                | 92 697          | 3 000 907    |
| May .....           | 70 770   | 170 908                                | 2 245 152                             | 208 002                                 | 222 069                                | 86 581          | 3 003 482    |
| June .....          | 70 971   | 169 103                                | 2 252 163                             | 207 920                                 | 220 057                                | 89 236          | 3 009 450    |
| July .....          | 70 591   | 172 901                                | 2 258 369                             | 195 525                                 | 261 440                                | 114 901         | 3 073 727    |
| August .....        | 71 744   | 177 909                                | 2 277 778                             | 199 983                                 | 268 922                                | 103 506         | 3 099 842    |
| September .....     | 73 462   | 169 593                                | 2 290 781                             | 202 612                                 | 289 116                                | 110 785         | 3 136 349    |
| October .....       | 68 439   | 167 584                                | 2 262 255                             | 212 412                                 | 303 323                                | 118 619         | 3 132 632    |
| November .....      | 73 264   | 175 340                                | 2 293 353                             | 209 232                                 | 253 759                                | 128 880         | 3 133 828    |
| December .....      | 74 688   | 173 776                                | 2 258 418                             | 212 041                                 | 283 774                                | 123 222         | 3 125 919    |

**Table 2**

**Composition of loans and advances to customers (R millions)**

|                     | Homeloans | Commercial mortgages | Credit cards | Lease and instalment debtors | Overdrafts | Term loans | Other   | Less: Credit impairments | Loans and advances to customers |
|---------------------|-----------|----------------------|--------------|------------------------------|------------|------------|---------|--------------------------|---------------------------------|
| 2008: January ..... | 693 453   | 168 060              | 55 950       | 238 860                      | 122 070    | 284 469    | 540 322 | 26 194                   | 2 076 990                       |
| February.....       | 701 629   | 167 289              | 56 689       | 241 891                      | 118 362    | 330 047    | 559 139 | 27 618                   | 2 147 428                       |
| March.....          | 709 506   | 170 069              | 56 452       | 244 240                      | 119 641    | 332 840    | 576 990 | 27 922                   | 2 181 816                       |
| April.....          | 711 686   | 173 857              | 57 381       | 246 708                      | 115 949    | 314 382    | 574 671 | 28 840                   | 2 165 794                       |
| May.....            | 719 939   | 177 401              | 57 584       | 248 273                      | 116 654    | 328 805    | 593 150 | 29 770                   | 2 212 036                       |
| June.....           | 726 158   | 182 022              | 57 504       | 249 523                      | 122 590    | 344 314    | 599 070 | 31 461                   | 2 249 720                       |
| July .....          | 735 082   | 187 999              | 57 613       | 250 342                      | 113 581    | 327 505    | 599 127 | 32 675                   | 2 238 574                       |
| August .....        | 741 140   | 192 049              | 58 060       | 251 043                      | 111 679    | 341 892    | 567 796 | 34 235                   | 2 229 424                       |
| September .....     | 746 452   | 196 865              | 58 041       | 252 679                      | 116 653    | 356 019    | 596 712 | 35 675                   | 2 287 746                       |
| October.....        | 755 991   | 201 239              | 58 085       | 253 644                      | 110 587    | 383 799    | 591 722 | 37 342                   | 2 317 725                       |
| November .....      | 761 424   | 206 711              | 57 967       | 253 628                      | 107 168    | 368 515    | 582 662 | 37 512                   | 2 300 563                       |
| December .....      | 763 503   | 208 588              | 57 345       | 252 725                      | 106 860    | 377 853    | 549 246 | 39 750                   | 2 276 370                       |
| 2009: January ..... | 766 458   | 206 874              | 57 719       | 251 702                      | 120 876    | 385 238    | 549 155 | 41 318                   | 2 296 704                       |
| February.....       | 770 993   | 210 251              | 57 925       | 250 197                      | 122 407    | 380 491    | 523 714 | 43 291                   | 2 272 687                       |
| March.....          | 776 894   | 211 317              | 57 170       | 249 005                      | 119 352    | 402 757    | 512 521 | 44 866                   | 2 284 150                       |
| April.....          | 777 334   | 211 910              | 57 493       | 247 122                      | 118 831    | 374 902    | 480 813 | 46 206                   | 2 222 199                       |
| May.....            | 778 148   | 212 583              | 57 713       | 245 657                      | 112 649    | 381 305    | 478 651 | 47 460                   | 2 219 246                       |
| June.....           | 779 262   | 213 136              | 56 428       | 243 785                      | 117 457    | 365 515    | 481 927 | 48 036                   | 2 209 474                       |
| July .....          | 779 636   | 212 585              | 56 253       | 242 207                      | 117 680    | 374 537    | 502 440 | 49 184                   | 2 236 154                       |
| August .....        | 781 539   | 213 375              | 56 701       | 240 432                      | 111 653    | 382 178    | 498 472 | 50 218                   | 2 234 132                       |
| September .....     | 782 944   | 213 695              | 56 881       | 239 471                      | 107 749    | 369 609    | 495 205 | 51 363                   | 2 214 191                       |
| October.....        | 784 901   | 214 565              | 56 864       | 238 900                      | 108 109    | 375 030    | 502 048 | 52 461                   | 2 227 956                       |
| November .....      | 785 698   | 216 419              | 55 953       | 237 979                      | 107 116    | 381 650    | 481 507 | 51 873                   | 2 214 449                       |
| December .....      | 786 715   | 218 202              | 55 736       | 237 594                      | 106 637    | 378 438    | 473 618 | 51 790                   | 2 205 150                       |
| 2010: January ..... | 790 065   | 218 316              | 56 151       | 236 771                      | 105 191    | 379 925    | 476 522 | 52 842                   | 2 210 099                       |
| February.....       | 795 188   | 220 057              | 57 082       | 236 751                      | 108 025    | 374 231    | 497 371 | 54 239                   | 2 234 466                       |
| March.....          | 797 896   | 221 233              | 55 978       | 236 749                      | 105 610    | 359 028    | 505 045 | 54 206                   | 2 227 333                       |
| April.....          | 799 466   | 221 389              | 56 266       | 236 359                      | 100 651    | 356 909    | 507 951 | 54 634                   | 2 224 357                       |
| May.....            | 801 476   | 222 447              | 56 068       | 237 008                      | 98 008     | 369 348    | 515 764 | 54 966                   | 2 245 153                       |
| June.....           | 803 026   | 222 662              | 55 963       | 237 366                      | 98 198     | 367 104    | 523 041 | 55 198                   | 2 252 162                       |
| July .....          | 806 518   | 224 125              | 55 735       | 238 660                      | 95 443     | 360 071    | 532 827 | 55 011                   | 2 258 368                       |
| August .....        | 815 664   | 226 220              | 55 960       | 238 953                      | 100 645    | 362 518    | 532 902 | 55 085                   | 2 277 777                       |
| September .....     | 817 490   | 226 467              | 56 407       | 239 598                      | 104 240    | 348 243    | 554 532 | 56 195                   | 2 290 782                       |
| October.....        | 818 651   | 227 046              | 56 999       | 240 816                      | 102 311    | 342 035    | 530 204 | 55 807                   | 2 262 255                       |
| November .....      | 821 200   | 227 685              | 56 605       | 241 541                      | 103 806    | 363 357    | 534 562 | 55 403                   | 2 293 353                       |
| December .....      | 816 630   | 227 617              | 56 559       | 242 498                      | 97 354     | 354 820    | 518 315 | 55 374                   | 2 258 419                       |

**Table 3**  
**Composition of other loans (R millions)**

|                     | Loans granted/<br>deposits placed<br>under resale<br>agreements | Redeemable<br>preference<br>shares | Trade, other<br>bills and<br>bankers'<br>acceptances | Factoring<br>accounts | Bank<br>intra-group<br>balances | Other   | Total   |
|---------------------|---|------------------------------------|--|-----------------------|---------------------------------|---------|---------|
| 2008: January ..... | 94 926  | 50 389                             | 4 055  | 1 905                 | 147 264                         | 241 783 | 540 322 |
| February .....      | 96 592  | 49 794                             | 5 047  | 2 106                 | 157 394                         | 248 204 | 559 137 |
| March .....         | 99 907  | 49 520                             | 4 680  | 2 558                 | 150 776                         | 269 549 | 576 990 |
| April .....         | 91 780  | 48 228                             | 5 515  | 2 345                 | 158 168                         | 268 636 | 574 672 |
| May .....           | 115 780   | 47 975                             | 5 847  | 2 525                 | 155 548                         | 265 475 | 593 150 |
| June .....          | 110 469   | 47 855                             | 5 552  | 2 365                 | 154 534                         | 278 295 | 599 070 |
| July .....          | 114 711   | 50 813                             | 5 204  | 2 357                 | 163 453                         | 262 590 | 599 128 |
| August .....        | 99 204  | 51 885                             | 5 835  | 2 688                 | 173 696                         | 234 488 | 567 796 |
| September .....     | 113 871   | 56 315                             | 6 652  | 2 625                 | 177 090                         | 240 158 | 596 711 |
| October .....       | 98 671  | 56 062                             | 8 464  | 2 588                 | 195 866                         | 230 072 | 591 723 |
| November .....      | 96 040  | 56 112                             | 7 809  | 2 745                 | 200 870                         | 219 087 | 582 663 |
| December .....      | 92 705  | 55 617                             | 4 937  | 2 453                 | 172 351                         | 221 184 | 549 247 |
| 2009: January ..... | 99 296  | 56 201                             | 4 439  | 2 165                 | 180 364                         | 206 690 | 549 155 |
| February .....      | 85 813  | 55 421                             | 4 245  | 2 274                 | 178 474                         | 197 487 | 523 714 |
| March .....         | 85 229  | 54 072                             | 3 427  | 2 533                 | 168 701                         | 198 560 | 512 522 |
| April .....         | 76 082  | 54 575                             | 2 943  | 2 228                 | 154 385                         | 190 600 | 480 813 |
| May .....           | 81 081  | 54 697                             | 2 955  | 2 150                 | 145 198                         | 192 570 | 478 651 |
| June .....          | 86 129  | 54 793                             | 3 877  | 1 974                 | 143 936                         | 191 219 | 481 928 |
| July .....          | 90 624  | 55 884                             | 3 808  | 1 827                 | 149 872                         | 200 425 | 502 440 |
| August .....        | 93 775  | 57 014                             | 3 470  | 3 732                 | 150 732                         | 189 749 | 498 472 |
| September .....     | 88 852  | 56 841                             | 3 537  | 3 806                 | 149 479                         | 192 689 | 495 204 |
| October .....       | 87 093  | 57 632                             | 3 302  | 4 293                 | 161 360                         | 188 367 | 502 047 |
| November .....      | 79 009  | 57 346                             | 3 328  | 4 064                 | 142 852                         | 194 909 | 481 508 |
| December .....      | 79 833  | 57 126                             | 3 796  | 3 689                 | 144 506                         | 184 669 | 473 619 |
| 2010: January ..... | 77 357  | 56 386                             | 3 809  | 3 753                 | 142 119                         | 193 097 | 476 521 |
| February .....      | 81 488  | 57 203                             | 3 705  | 3 635                 | 143 058                         | 208 283 | 497 372 |
| March .....         | 82 827  | 56 548                             | 3 009  | 4 648                 | 159 114                         | 198 899 | 505 045 |
| April .....         | 87 809  | 57 022                             | 3 358  | 4 003                 | 148 851                         | 206 909 | 507 952 |
| May .....           | 97 438  | 55 374                             | 4 014  | 4 076                 | 146 004                         | 208 857 | 515 763 |
| June .....          | 104 507   | 58 430                             | 4 039  | 4 252                 | 144 468                         | 207 345 | 523 041 |
| July .....          | 92 657  | 58 124                             | 3 888  | 4 865                 | 142 277                         | 231 016 | 532 827 |
| August .....        | 97 565  | 57 598                             | 4 177  | 4 702                 | 143 361                         | 225 499 | 532 902 |
| September .....     | 95 631  | 57 537                             | 3 987  | 5 402                 | 146 234                         | 245 742 | 554 533 |
| October .....       | 91 527  | 56 817                             | 3 801  | 5 881                 | 98 062                          | 274 116 | 530 204 |
| November .....      | 98 935  | 59 640                             | 3 731  | 5 627                 | 90 624                          | 276 006 | 534 563 |
| December .....      | 106 650   | 54 820                             | 3 564  | 5 867                 | 92 251                          | 255 163 | 518 315 |



**Table 4**  
**Composition of total liabilities (R millions)**

|                     | Deposits, current accounts and other creditors | Derivative financial instruments and other trading liabilities | Term debt instruments | Other  | Total liabilities |
|---------------------|--|--|-----------------------|--------|-------------------|
| 2008: January ..... | 2 107 501                                      | 271 429  | 62 535                | 67 341 | 2 508 806         |
| February.....       | 2 162 887                                      | 307 009  | 64 650                | 67 480 | 2 602 026         |
| March.....          | 2 193 368                                      | 343 321  | 65 414                | 67 280 | 2 669 383         |
| April.....          | 2 202 310                                      | 300 433  | 65 346                | 64 292 | 2 632 381         |
| May.....            | 2 237 372                                      | 329 862  | 66 400                | 66 386 | 2 700 020         |
| June.....           | 2 294 885                                      | 353 658  | 66 896                | 76 014 | 2 791 453         |
| July .....          | 2 294 840                                      | 305 509  | 68 230                | 62 444 | 2 731 023         |
| August .....        | 2 288 782                                      | 271 171  | 68 716                | 62 931 | 2 691 600         |
| September .....     | 2 354 406                                      | 286 599  | 69 201                | 57 578 | 2 767 784         |
| October.....        | 2 400 292                                      | 535 948  | 68 129                | 65 019 | 3 069 388         |
| November .....      | 2 381 293                                      | 537 723  | 66 611                | 62 315 | 3 047 942         |
| December .....      | 2 386 135                                      | 491 610  | 67 234                | 51 194 | 2 996 173         |
| 2009: January ..... | 2 393 828                                      | 496 338  | 67 784                | 64 352 | 3 022 302         |
| February.....       | 2 381 514                                      | 451 698  | 67 355                | 58 806 | 2 959 373         |
| March.....          | 2 418 152                                      | 420 015  | 67 491                | 59 291 | 2 964 949         |
| April.....          | 2 359 798                                      | 408 546  | 68 085                | 54 481 | 2 890 910         |
| May.....            | 2 362 834                                      | 405 539  | 67 626                | 56 877 | 2 892 876         |
| June.....           | 2 356 363                                      | 355 167  | 67 006                | 55 905 | 2 834 441         |
| July .....          | 2 374 389                                      | 333 934  | 71 449                | 57 002 | 2 836 774         |
| August .....        | 2 373 195                                      | 327 755  | 73 525                | 56 853 | 2 831 328         |
| September .....     | 2 367 922                                      | 313 159  | 72 626                | 55 436 | 2 809 143         |
| October.....        | 2 382 842                                      | 294 389  | 73 387                | 53 157 | 2 803 775         |
| November .....      | 2 378 999                                      | 292 087  | 83 206                | 48 951 | 2 803 243         |
| December .....      | 2 365 632                                      | 273 162  | 84 647                | 45 686 | 2 769 127         |
| 2010: January ..... | 2 364 634                                      | 265 766  | 87 273                | 52 696 | 2 770 369         |
| February.....       | 2 385 232                                      | 261 812  | 97 612                | 60 340 | 2 804 996         |
| March.....          | 2 387 796                                      | 275 475  | 99 583                | 61 684 | 2 824 538         |
| April.....          | 2 404 840                                      | 239 639  | 103 282               | 52 887 | 2 800 648         |
| May.....            | 2 439 812                                      | 222 144  | 86 260                | 53 473 | 2 801 689         |
| June.....           | 2 453 163                                      | 214 943  | 86 871                | 49 644 | 2 804 621         |
| July .....          | 2 465 611                                      | 254 606  | 85 837                | 58 586 | 2 864 640         |
| August .....        | 2 484 129                                      | 261 190  | 85 695                | 58 271 | 2 889 285         |
| September .....     | 2 486 198                                      | 278 913  | 87 969                | 64 931 | 2 918 011         |
| October.....        | 2 472 115                                      | 296 112  | 86 729                | 61 411 | 2 916 367         |
| November .....      | 2 510 993                                      | 253 345  | 87 971                | 62 418 | 2 914 727         |
| December .....      | 2 488 159                                      | 280 120  | 87 739                | 48 818 | 2 904 836         |

**Table 5**  
**Composition of selected liabilities (R millions)**

| Deposits, current accounts and other creditors |                  |                  |               |                           |                                    |                                  |   |           |
|--|------------------|------------------|---------------|---------------------------|------------------------------------|----------------------------------|---|-----------|
|  | Current accounts | Savings deposits | Call deposits | Fixed and notice deposits | Negotiable certificates of deposit | Other deposits and loan accounts | Deposits received under repurchase agreements | Total     |
| 2008: January .....                            | 403 392          | 92 143           | 466 876       | 532 943                   | 336 958                            | 183 063                          | 92 125  | 2 107 500 |
| February.....                                  | 394 030          | 95 665           | 480 425       | 543 838                   | 332 739                            | 226 123                          | 90 066  | 2 162 886 |
| March.....                                     | 412 327          | 90 528           | 497 515       | 552 053                   | 331 356                            | 215 288                          | 94 301  | 2 193 368 |
| April.....                                     | 394 048          | 93 797           | 496 298       | 542 206                   | 338 500                            | 243 525                          | 93 936  | 2 202 310 |
| May.....                                       | 385 498          | 96 126           | 498 758       | 570 946                   | 342 263                            | 235 986                          | 107 795                                       | 2 237 372 |
| June.....                                      | 422 604          | 99 007           | 504 109       | 547 412                   | 337 707                            | 268 002                          | 116 045                                       | 2 294 886 |
| July .....                                     | 389 808          | 102 220          | 507 844       | 577 172                   | 355 545                            | 243 745                          | 118 505                                       | 2 294 839 |
| August .....                                   | 396 443          | 103 011          | 496 508       | 580 708                   | 364 813                            | 230 653                          | 116 645                                       | 2 288 781 |
| September .....                                | 400 249          | 104 951          | 520 366       | 583 818                   | 367 728                            | 235 633                          | 141 660                                       | 2 354 405 |
| October.....                                   | 402 097          | 109 511          | 554 337       | 607 770                   | 371 137                            | 236 168                          | 119 272                                       | 2 400 292 |
| November .....                                 | 394 616          | 112 578          | 537 879       | 612 018                   | 392 175                            | 223 207                          | 108 820                                       | 2 381 293 |
| December .....                                 | 414 813          | 113 226          | 525 465       | 593 339                   | 387 492                            | 242 831                          | 108 970                                       | 2 386 136 |
| 2009: January .....                            | 388 627          | 112 110          | 518 452       | 605 983                   | 414 460                            | 253 285                          | 100 911                                       | 2 393 828 |
| February.....                                  | 380 625          | 113 793          | 506 585       | 596 527                   | 434 029                            | 246 435                          | 103 520                                       | 2 381 514 |
| March.....                                     | 402 013          | 114 984          | 516 611       | 606 064                   | 427 675                            | 237 683                          | 113 121                                       | 2 418 151 |
| April.....                                     | 385 683          | 116 553          | 524 898       | 594 592                   | 427 414                            | 216 969                          | 93 688  | 2 359 797 |
| May.....                                       | 380 088          | 117 107          | 545 073       | 595 448                   | 412 119                            | 217 545                          | 95 454  | 2 362 834 |
| June.....                                      | 403 025          | 117 578          | 531 844       | 564 944                   | 409 339                            | 226 809                          | 102 825                                       | 2 356 364 |
| July .....                                     | 398 592          | 118 969          | 519 554       | 593 136                   | 403 483                            | 224 465                          | 116 189                                       | 2 374 388 |
| August .....                                   | 397 305          | 118 436          | 435 603       | 677 092                   | 405 017                            | 223 290                          | 116 451                                       | 2 373 194 |
| September .....                                | 394 829          | 117 367          | 424 320       | 666 361                   | 410 865                            | 234 481                          | 119 699                                       | 2 367 922 |
| October.....                                   | 395 598          | 118 457          | 427 620       | 655 181                   | 417 358                            | 248 233                          | 120 395                                       | 2 382 842 |
| November .....                                 | 400 285          | 120 482          | 432 234       | 644 402                   | 416 540                            | 250 542                          | 114 514                                       | 2 378 999 |
| December .....                                 | 397 831          | 120 250          | 424 498       | 648 978                   | 426 487                            | 247 618                          | 99 971  | 2 365 633 |
| 2010: January .....                            | 391 826          | 118 055          | 425 304       | 647 910                   | 435 143                            | 252 777                          | 93 618  | 2 364 633 |
| February.....                                  | 407 676          | 118 013          | 418 717       | 660 187                   | 427 044                            | 260 939                          | 92 656  | 2 385 232 |
| March.....                                     | 420 873          | 116 465          | 416 378       | 668 275                   | 419 895                            | 250 765                          | 95 144  | 2 387 795 |
| April.....                                     | 414 598          | 119 492          | 427 816       | 685 142                   | 414 297                            | 246 480                          | 97 016  | 2 404 841 |
| May.....                                       | 414 102          | 119 659          | 431 735       | 693 501                   | 409 668                            | 269 631                          | 101 515                                       | 2 439 811 |
| June.....                                      | 446 336          | 121 305          | 420 319       | 693 257                   | 401 908                            | 264 324                          | 105 715                                       | 2 453 164 |
| July .....                                     | 431 991          | 122 298          | 423 119       | 727 064                   | 405 554                            | 266 878                          | 88 707  | 2 465 611 |
| August .....                                   | 430 671          | 122 160          | 433 813       | 731 231                   | 417 159                            | 265 075                          | 84 021  | 2 484 130 |
| September .....                                | 449 427          | 123 399          | 435 511       | 721 638                   | 409 833                            | 259 958                          | 86 433  | 2 486 199 |
| October.....                                   | 447 127          | 123 885          | 365 983       | 698 798                   | 470 634                            | 274 469                          | 91 219  | 2 472 115 |
| November .....                                 | 465 809          | 126 954          | 388 799       | 702 407                   | 454 708                            | 273 868                          | 98 448  | 2 510 993 |
| December .....                                 | 460 885          | 126 937          | 381 764       | 693 578                   | 446 811                            | 274 785                          | 103 399                                       | 2 488 159 |

**Table 5**  
**Composition of selected liabilities (R millions) (continued)**

|                     | Derivative financial instruments<br>and other trading liabilities |                              |         | Term debt instruments    |        |         |
|---------------------|---|------------------------------|---------|--------------------------|--------|---------|
|                     | Derivative<br>financial<br>instruments                            | Other trading<br>liabilities | Total   | Qualifying as<br>capital | Other  | Total   |
| 2008: January ..... | 236 348   | 35 081                       | 271 429 | 47 175                   | 15 360 | 62 535  |
| February.....       | 267 106   | 39 903                       | 307 009 | 49 073                   | 15 577 | 64 650  |
| March.....          | 306 772   | 36 548                       | 343 321 | 48 691                   | 16 722 | 65 414  |
| April.....          | 271 194   | 29 239                       | 300 433 | 50 588                   | 14 759 | 65 346  |
| May.....            | 294 579   | 35 284                       | 329 862 | 51 605                   | 14 795 | 66 400  |
| June.....           | 322 745   | 30 913                       | 353 658 | 52 333                   | 14 564 | 66 896  |
| July .....          | 270 214   | 35 295                       | 305 509 | 52 890                   | 15 340 | 68 230  |
| August .....        | 238 479   | 32 691                       | 271 171 | 53 284                   | 15 432 | 68 716  |
| September .....     | 250 511   | 36 088                       | 286 599 | 53 620                   | 15 581 | 69 201  |
| October.....        | 510 233   | 25 715                       | 535 948 | 52 024                   | 16 105 | 68 129  |
| November .....      | 493 832   | 43 891                       | 537 723 | 49 886                   | 16 724 | 66 611  |
| December .....      | 452 499   | 39 110                       | 491 610 | 49 456                   | 17 778 | 67 234  |
| 2009: January ..... | 457 031   | 39 307                       | 496 338 | 50 187                   | 17 597 | 67 784  |
| February.....       | 418 659   | 33 039                       | 451 698 | 50 169                   | 17 186 | 67 355  |
| March.....          | 389 925   | 30 090                       | 420 015 | 51 001                   | 16 489 | 67 491  |
| April.....          | 381 003   | 27 543                       | 408 546 | 52 437                   | 15 649 | 68 085  |
| May.....            | 384 409   | 21 131                       | 405 539 | 52 156                   | 15 470 | 67 626  |
| June.....           | 335 567   | 19 600                       | 355 167 | 52 041                   | 14 965 | 67 006  |
| July .....          | 312 005   | 21 929                       | 333 934 | 53 211                   | 18 238 | 71 449  |
| August .....        | 303 716   | 24 039                       | 327 755 | 53 386                   | 20 139 | 73 525  |
| September .....     | 293 517   | 19 642                       | 313 159 | 53 050                   | 19 576 | 72 626  |
| October.....        | 274 214   | 20 175                       | 294 389 | 53 787                   | 19 600 | 73 387  |
| November .....      | 271 666   | 20 420                       | 292 087 | 56 620                   | 26 586 | 83 206  |
| December .....      | 250 783   | 22 379                       | 273 162 | 57 663                   | 26 984 | 84 647  |
| 2010: January ..... | 245 325   | 20 441                       | 265 766 | 58 163                   | 29 111 | 87 273  |
| February.....       | 243 971   | 17 841                       | 261 812 | 58 305                   | 39 307 | 97 612  |
| March.....          | 256 771   | 18 704                       | 275 475 | 57 199                   | 42 383 | 99 583  |
| April.....          | 214 764   | 24 875                       | 239 639 | 57 249                   | 46 033 | 103 282 |
| May.....            | 207 675   | 14 469                       | 222 144 | 57 667                   | 28 593 | 86 260  |
| June.....           | 204 041   | 10 902                       | 214 943 | 57 887                   | 28 984 | 86 871  |
| July .....          | 244 637   | 9 969                        | 254 606 | 57 790                   | 28 047 | 85 837  |
| August .....        | 250 860   | 10 329                       | 261 190 | 56 275                   | 29 419 | 85 695  |
| September .....     | 268 881   | 10 032                       | 278 913 | 58 265                   | 29 704 | 87 969  |
| October.....        | 283 478   | 12 634                       | 296 112 | 57 180                   | 29 549 | 86 729  |
| November .....      | 238 144   | 15 202                       | 253 345 | 57 615                   | 30 355 | 87 971  |
| December .....      | 268 566   | 11 554                       | 280 120 | 56 957                   | 30 781 | 87 739  |

**Table 6**  
**Sources of deposits (R millions)**

|                     | Sovereigns<br>including<br>central banks | Public-<br>sector<br>entities | Local<br>authorities | Banks   | Securities<br>firms | Corporate<br>customers | Retail<br>customers | Other   | Total     |
|---------------------|--|-------------------------------|----------------------|---------|---------------------|------------------------|---------------------|---------|-----------|
| 2008: January ..... | 103 632                                  | 105 552                       | 33 587               | 315 476 | 142 316             | 823 706                | 467 965             | 123 925 | 2 116 159 |
| February.....       | 74 673                                   | 98 534                        | 40 791               | 388 925 | 149 528             | 851 174                | 459 835             | 108 512 | 2 171 972 |
| March.....          | 76 489                                   | 114 984                       | 41 106               | 347 020 | 171 834             | 875 138                | 463 434             | 113 797 | 2 203 802 |
| April.....          | 72 093                                   | 106 901                       | 35 919               | 328 061 | 177 761             | 898 195                | 471 396             | 122 986 | 2 213 312 |
| May.....            | 63 072                                   | 108 365                       | 33 620               | 353 939 | 179 726             | 897 109                | 492 673             | 120 695 | 2 249 199 |
| June.....           | 95 635                                   | 117 406                       | 34 532               | 315 342 | 182 462             | 955 218                | 482 000             | 122 307 | 2 304 902 |
| July .....          | 74 483                                   | 113 168                       | 39 384               | 313 746 | 186 566             | 987 845                | 484 285             | 104 745 | 2 304 222 |
| August .....        | 73 467                                   | 122 306                       | 34 373               | 308 569 | 172 603             | 989 690                | 482 093             | 107 227 | 2 290 328 |
| September .....     | 88 134                                   | 132 152                       | 31 829               | 403 855 | 160 087             | 1 016 953              | 419 014             | 102 939 | 2 354 963 |
| October.....        | 85 070                                   | 135 259                       | 31 349               | 373 562 | 168 628             | 1 002 003              | 496 838             | 113 419 | 2 406 128 |
| November .....      | 70 278                                   | 135 201                       | 32 609               | 325 732 | 165 680             | 1 028 809              | 502 886             | 120 097 | 2 381 292 |
| December .....      | 83 814                                   | 133 404                       | 30 333               | 352 445 | 158 469             | 995 501                | 505 419             | 126 750 | 2 386 135 |
| 2009: January ..... | 81 569                                   | 136 646                       | 28 712               | 361 032 | 159 880             | 991 088                | 507 750             | 127 152 | 2 393 829 |
| February.....       | 64 904                                   | 137 699                       | 39 142               | 352 466 | 162 011             | 999 204                | 510 365             | 115 858 | 2 381 649 |
| March.....          | 75 242                                   | 136 702                       | 34 668               | 393 155 | 163 486             | 984 217                | 512 917             | 117 764 | 2 418 151 |
| April.....          | 66 809                                   | 133 669                       | 31 498               | 344 592 | 165 374             | 987 247                | 515 764             | 114 846 | 2 359 799 |
| May.....            | 65 114                                   | 136 109                       | 30 593               | 392 800 | 174 270             | 1 003 234              | 436 853             | 123 860 | 2 362 833 |
| June.....           | 76 427                                   | 135 845                       | 27 846               | 314 869 | 174 689             | 988 949                | 518 442             | 119 296 | 2 356 363 |
| July .....          | 66 979                                   | 125 472                       | 31 478               | 338 133 | 174 643             | 1 001 083              | 520 645             | 115 955 | 2 374 388 |
| August .....        | 62 796                                   | 125 867                       | 28 337               | 324 213 | 183 424             | 1 017 741              | 519 304             | 111 514 | 2 373 196 |
| September .....     | 69 421                                   | 131 758                       | 27 630               | 314 210 | 181 064             | 1 010 881              | 520 697             | 112 261 | 2 367 922 |
| October.....        | 66 162                                   | 123 347                       | 25 263               | 345 048 | 172 628             | 1 021 994              | 518 904             | 109 497 | 2 382 843 |
| November .....      | 66 460                                   | 122 830                       | 26 499               | 331 381 | 173 320             | 1 028 884              | 522 805             | 106 821 | 2 379 000 |
| December .....      | 63 466                                   | 120 027                       | 25 639               | 323 412 | 188 328             | 1 006 607              | 526 758             | 111 394 | 2 365 631 |
| 2010: January ..... | 71 597                                   | 128 100                       | 24 338               | 346 833 | 185 493             | 979 881                | 518 299             | 110 093 | 2 364 634 |
| February.....       | 87 663                                   | 140 994                       | 24 535               | 334 364 | 188 255             | 982 864                | 509 391             | 117 166 | 2 385 232 |
| March.....          | 85 036                                   | 140 590                       | 30 674               | 319 315 | 172 489             | 999 998                | 511 744             | 127 950 | 2 387 796 |
| April.....          | 77 447                                   | 133 477                       | 27 944               | 344 707 | 173 054             | 1 007 492              | 514 896             | 125 823 | 2 404 840 |
| May.....            | 81 002                                   | 130 647                       | 25 054               | 347 600 | 177 892             | 1 035 516              | 518 442             | 123 659 | 2 439 812 |
| June.....           | 99 183                                   | 141 313                       | 20 102               | 336 513 | 176 910             | 1 037 427              | 518 347             | 123 368 | 2 453 163 |
| July .....          | 88 252                                   | 142 774                       | 25 842               | 326 409 | 181 738             | 1 054 563              | 524 652             | 121 380 | 2 465 610 |
| August .....        | 89 818                                   | 148 284                       | 26 106               | 323 205 | 178 484             | 1 063 338              | 528 499             | 126 396 | 2 484 130 |
| September .....     | 98 004                                   | 162 905                       | 22 977               | 312 689 | 184 358             | 1 052 865              | 523 566             | 128 835 | 2 486 199 |
| October.....        | 99 473                                   | 165 495                       | 21 628               | 279 068 | 184 941             | 1 159 385              | 523 435             | 38 690  | 2 472 115 |
| November .....      | 97 124                                   | 165 164                       | 27 368               | 288 471 | 186 789             | 1 177 727              | 530 126             | 38 224  | 2 510 993 |
| December .....      | 97 493                                   | 164 826                       | 28 241               | 273 048 | 184 168             | 1 170 387              | 528 880             | 41 116  | 2 488 159 |





**Table 7**  
**Composition of total equity (R millions)**

|                     | Share capital | Retained earnings | Other reserves | Preference shareholders' equity | Total equity |
|---------------------|---------------|-------------------|----------------|---------------------------------|--------------|
| 2008: January ..... | 73 183        | 66 451            | 14 269         | 453                             | 154 357      |
| February.....       | 74 210        | 68 180            | 13 101         | 453                             | 155 944      |
| March.....          | 79 050        | 63 505            | 13 461         | 1 944                           | 157 960      |
| April.....          | 79 145        | 64 608            | 12 717         | 1 944                           | 158 413      |
| May.....            | 79 221        | 67 192            | 12 186         | 1 944                           | 160 543      |
| June.....           | 79 225        | 69 814            | 12 219         | 1 944                           | 163 202      |
| July .....          | 80 235        | 71 756            | 12 977         | 1 944                           | 166 912      |
| August .....        | 81 690        | 72 900            | 11 169         | 1 944                           | 167 702      |
| September .....     | 83 456        | 72 306            | 10 181         | 2 004                           | 167 947      |
| October.....        | 84 352        | 73 482            | 10 985         | 2 004                           | 170 823      |
| November .....      | 87 207        | 76 289            | 11 787         | 2 004                           | 177 287      |
| December .....      | 87 617        | 79 605            | 11 871         | 2 004                           | 181 097      |
| 2009: January ..... | 87 608        | 82 820            | 11 927         | 2 004                           | 184 359      |
| February.....       | 82 967        | 82 348            | 11 212         | 6 648                           | 183 175      |
| March.....          | 83 495        | 79 559            | 10 910         | 6 648                           | 180 611      |
| April.....          | 85 481        | 80 254            | 10 738         | 6 648                           | 183 120      |
| May.....            | 85 481        | 81 214            | 10 838         | 6 648                           | 184 180      |
| June.....           | 86 319        | 82 957            | 10 402         | 6 648                           | 186 325      |
| July .....          | 86 282        | 84 274            | 11 010         | 6 648                           | 188 213      |
| August .....        | 85 842        | 84 634            | 10 962         | 6 648                           | 188 086      |
| September .....     | 87 592        | 85 926            | 10 928         | 6 648                           | 191 094      |
| October.....        | 87 740        | 87 393            | 10 943         | 6 648                           | 192 725      |
| November .....      | 87 760        | 88 908            | 10 966         | 6 648                           | 194 282      |
| December .....      | 87 764        | 92 895            | 10 975         | 6 648                           | 198 281      |
| 2010: January ..... | 87 910        | 94 718            | 10 918         | 6 648                           | 200 194      |
| February.....       | 87 910        | 95 347            | 10 837         | 6 648                           | 200 742      |
| March.....          | 88 360        | 94 670            | 10 789         | 6 674                           | 200 494      |
| April.....          | 88 370        | 94 164            | 11 071         | 6 674                           | 200 279      |
| May.....            | 89 529        | 94 936            | 10 638         | 6 691                           | 201 793      |
| June.....           | 89 568        | 97 839            | 10 731         | 6 691                           | 204 829      |
| July .....          | 90 243        | 100 820           | 11 335         | 6 691                           | 209 088      |
| August .....        | 91 243        | 100 904           | 11 718         | 6 691                           | 210 556      |
| September .....     | 97 046        | 102 452           | 12 044         | 6 796                           | 218 339      |
| October.....        | 96 603        | 100 882           | 12 282         | 6 498                           | 216 265      |
| November .....      | 96 675        | 103 997           | 11 930         | 6 498                           | 219 101      |
| December .....      | 96 803        | 105 863           | 11 922         | 6 498                           | 221 085      |

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

|                     | Guarantees<br>on behalf of<br>clients | Letters of<br>credit | Committed<br>undrawn<br>facilities | Credit<br>derivative<br>instruments | Other   | Total   |
|---------------------|---------------------------------------|----------------------|------------------------------------|-------------------------------------|---------|---------|
| 2008: January ..... | 103 223                               | 20 655               | 182 713                            | 11 764                              | 22 473  | 340 828 |
| February .....      | 102 518                               | 21 181               | 186 340                            | 12 106                              | 22 706  | 344 851 |
| March .....         | 104 915                               | 21 829               | 196 950                            | 12 096                              | 23 354  | 359 144 |
| April .....         | 106 697                               | 22 070               | 199 072                            | 12 578                              | 22 738  | 363 155 |
| May .....           | 103 795                               | 22 886               | 201 239                            | 12 537                              | 27 253  | 367 710 |
| June .....          | 110 633                               | 24 889               | 193 761                            | 10 532                              | 27 151  | 366 966 |
| July .....          | 105 005                               | 25 309               | 186 453                            | 12 542                              | 27 585  | 356 894 |
| August .....        | 111 463                               | 25 801               | 185 309                            | 14 206                              | 25 736  | 362 515 |
| September .....     | 115 955                               | 28 003               | 194 665                            | 14 623                              | 21 236  | 374 482 |
| October .....       | 116 029                               | 31 204               | 194 152                            | 15 510                              | 18 494  | 375 389 |
| November .....      | 112 360                               | 27 007               | 192 357                            | 15 507                              | 18 479  | 365 710 |
| December .....      | 107 879                               | 25 112               | 194 820                            | 18 281                              | 20 293  | 366 385 |
| 2009: January ..... | 109 084                               | 22 765               | 196 255                            | 19 509                              | 23 033  | 370 646 |
| February .....      | 110 413                               | 22 896               | 196 702                            | 16 709                              | 22 434  | 369 154 |
| March .....         | 112 463                               | 22 234               | 195 233                            | 14 933                              | 21 403  | 366 266 |
| April .....         | 106 042                               | 20 487               | 187 699                            | 15 783                              | 25 091  | 355 102 |
| May .....           | 105 850                               | 20 020               | 195 164                            | 16 127                              | 25 318  | 362 479 |
| June .....          | 102 664                               | 19 438               | 205 688                            | 13 480                              | 27 968  | 369 238 |
| July .....          | 101 485                               | 21 219               | 206 934                            | 11 921                              | 26 306  | 367 865 |
| August .....        | 103 470                               | 21 438               | 211 536                            | 12 960                              | 27 043  | 376 447 |
| September .....     | 103 284                               | 22 621               | 214 059                            | 12 915                              | 28 630  | 381 509 |
| October .....       | 104 831                               | 21 862               | 206 613                            | 12 545                              | 29 688  | 375 539 |
| November .....      | 107 123                               | 22 348               | 216 623                            | 13 214                              | 27 080  | 386 388 |
| December .....      | 103 267                               | 20 853               | 231 399                            | 12 386                              | 26 480  | 394 385 |
| 2010: January ..... | 108 846                               | 20 577               | 243 170                            | 12 355                              | 24 888  | 409 836 |
| February .....      | 109 731                               | 21 018               | 243 533                            | 12 324                              | 24 806  | 411 412 |
| March .....         | 112 510                               | 20 997               | 240 464                            | 12 028                              | 24 997  | 410 996 |
| April .....         | 118 746                               | 22 249               | 254 873                            | 11 118                              | 369 298 | 776 284 |
| May .....           | 118 091                               | 23 140               | 251 036                            | 11 555                              | 422 822 | 826 644 |
| June .....          | 119 392                               | 23 507               | 210 364                            | 11 354                              | 424 253 | 788 870 |
| July .....          | 116 763                               | 22 725               | 245 093                            | 6 038                               | 469 224 | 859 843 |
| August .....        | 116 688                               | 20 770               | 248 884                            | 4 886                               | 459 939 | 851 167 |
| September .....     | 112 895                               | 20 283               | 246 478                            | 5 201                               | 458 425 | 843 282 |
| October .....       | 113 168                               | 19 595               | 250 744                            | 4 818                               | 461 490 | 849 815 |
| November .....      | 112 141                               | 20 934               | 251 050                            | 7 957                               | 460 045 | 852 127 |
| December .....      | 114 400                               | 19 269               | 256 553                            | 7 149                               | 458 270 | 855 641 |

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

|                     | Income              |                     | Expenses      |                    |                   | Operating profit/(loss) |
|---------------------|---------------------|---------------------|---------------|--------------------|-------------------|-------------------------|
|                     | Net interest income | Non-interest income | Credit losses | Operating expenses | Indirect taxation |                         |
| 2008: January ..... | 7 264               | 4 414               | 1 900         | 5 484              | 180               | 4 114                   |
| February.....       | 6 670               | 4 032               | 1 780         | 5 786              | 226               | 2 910                   |
| March.....          | 5 913               | 7 233               | 1 624         | 6 018              | 234               | 5 270                   |
| April.....          | 6 633               | 5 452               | 2 252         | 5 815              | 206               | 3 812                   |
| May.....            | 6 370               | 5 351               | 2 039         | 5 931              | 73                | 3 678                   |
| June.....           | 5 636               | 7 636               | 2 799         | 7 102              | 300               | 3 071                   |
| July .....          | 6 740               | 5 403               | 2 503         | 6 373              | 187               | 3 080                   |
| August .....        | 6 555               | 5 758               | 2 672         | 6 123              | 213               | 3 305                   |
| September .....     | 6 607               | 5 822               | 3 092         | 5 919              | 229               | 3 189                   |
| October.....        | 6 848               | 6 408               | 3 012         | 6 756              | 176               | 3 312                   |
| November .....      | 6 138               | 6 012               | 2 542         | 6 054              | -23               | 3 577                   |
| December .....      | 6 383               | 7 927               | 3 501         | 5 996              | 109               | 4 704                   |
| 2009: January ..... | 5 862               | 6 880               | 3 102         | 5 768              | 122               | 3 750                   |
| February.....       | 5 744               | 5 257               | 3 421         | 6 088              | 238               | 1 254                   |
| March.....          | 6 726               | 5 853               | 3 426         | 6 271              | 228               | 2 654                   |
| April.....          | 6 064               | 5 647               | 2 647         | 6 111              | 184               | 2 769                   |
| May.....            | 6 125               | 5 527               | 2 927         | 6 254              | 129               | 2 342                   |
| June.....           | 6 560               | 6 548               | 3 399         | 6 029              | 72                | 3 608                   |
| July .....          | 5 987               | 6 544               | 2 995         | 6 661              | 193               | 2 682                   |
| August .....        | 6 202               | 6 091               | 2 484         | 6 525              | 156               | 3 128                   |
| September .....     | 6 343               | 5 937               | 3 110         | 6 995              | 181               | 1 994                   |
| October.....        | 6 319               | 6 367               | 3 222         | 6 495              | 205               | 2 764                   |
| November .....      | 6 113               | 6 169               | 2 382         | 6 789              | 260               | 2 851                   |
| December .....      | 6 050               | 8 812               | 2 359         | 6 566              | 216               | 5 721                   |
| 2010: January ..... | 6 410               | 5 390               | 2 701         | 6 344              | 167               | 2 588                   |
| February.....       | 5 646               | 5 979               | 2 716         | 6 605              | 183               | 2 121                   |
| March.....          | 6 284               | 7 495               | 2 485         | 7 071              | 266               | 3 957                   |
| April.....          | 6 203               | 6 110               | 2 147         | 6 991              | 207               | 2 968                   |
| May.....            | 6 205               | 5 615               | 2 088         | 7 188              | 216               | 2 328                   |
| June.....           | 6 719               | 6 691               | 2 379         | 6 781              | -10               | 4 260                   |
| July .....          | 6 435               | 6 898               | 1 888         | 7 442              | 215               | 3 788                   |
| August .....        | 6 626               | 5 899               | 1 684         | 7 518              | 253               | 3 070                   |
| September .....     | 6 021               | 7 098               | 2 599         | 7 997              | 178               | 2 345                   |
| October.....        | 6 450               | 6 337               | 1 997         | 7 592              | 241               | 2 957                   |
| November .....      | 6 118               | 8 156               | 2 213         | 7 721              | 228               | 4 112                   |
| December .....      | 6 740               | 8 030               | 2 558         | 8 449              | 357               | 3 406                   |

**Table 10**

**Composition of interest and similar income (R millions)**

|                     | Short-term negotiable securities | Homeloans | Commercial mortgages | Credit cards | Lease and instalment debtors | Overdrafts | Term loans | Other | Government and other dated securities | Less: Interest income on trading assets allocated to trading revenue | Interest and similar income |
|---------------------|----------------------------------|-----------|----------------------|--------------|------------------------------|------------|------------|-------|---------------------------------------|--|-----------------------------|
| 2008: January ..... | 912                              | 7 774     | 1 790                | 908          | 2 745                        | 1 363      | 2 925      | 4 948 | 681                                   | 1 794  | 22 253                      |
| February .....      | 868                              | 6 976     | 1 710                | 964          | 2 662                        | 1 122      | 2 523      | 5 237 | 419                                   | 526  | 21 956                      |
| March .....         | 999                              | 7 549     | 1 846                | 911          | 2 983                        | 1 338      | 2 756      | 3 968 | 621                                   | 835  | 22 136                      |
| April .....         | 929                              | 7 527     | 1 900                | 902          | 2 983                        | 1 289      | 2 363      | 4 691 | 608                                   | 396  | 22 796                      |
| May .....           | 932                              | 8 026     | 2 011                | 979          | 3 114                        | 1 350      | 2 720      | 4 463 | 602                                   | 763  | 23 435                      |
| June .....          | 1 187                            | 7 869     | 2 020                | 939          | 3 076                        | 653        | 3 588      | 5 098 | 246                                   | 1 099  | 23 576                      |
| July .....          | 1 297                            | 8 379     | 2 226                | 974          | 3 177                        | 1 317      | 4 507      | 3 570 | 1 832                                 | 869  | 26 410                      |
| August .....        | 1 257                            | 8 488     | 2 275                | 1 003        | 3 154                        | 1 371      | 3 652      | 4 761 | 903                                   | 1 213  | 25 650                      |
| September .....     | 1 192                            | 8 274     | 2 194                | 946          | 3 098                        | 2 141      | 3 666      | 3 870 | 861                                   | 454  | 25 788                      |
| October .....       | 1 153                            | 8 570     | 2 420                | 986          | 3 212                        | 1 348      | 4 060      | 3 995 | 242                                   | 1 543  | 24 443                      |
| November .....      | 1 280                            | 8 105     | 2 323                | 956          | 3 060                        | 1 546      | 4 618      | 3 845 | 1 989                                 | 736  | 26 986                      |
| December .....      | 1 789                            | 8 777     | 2 477                | 954          | 3 175                        | 778        | 4 858      | 2 728 | 2 377                                 | 520  | 27 393                      |
| 2009: January ..... | 1 375                            | 8 459     | 2 374                | 971          | 3 142                        | 1 411      | 3 790      | 4 073 | 147                                   | 654  | 25 087                      |
| February .....      | 1 335                            | 7 089     | 2 063                | 903          | 2 756                        | 1 244      | 2 938      | 3 890 | -372                                  | 641  | 21 205                      |
| March .....         | 1 307                            | 7 773     | 2 189                | 889          | 2 932                        | 1 571      | 3 668      | 3 007 | 860                                   | 660  | 23 536                      |
| April .....         | 888                              | 7 055     | 2 072                | 834          | 2 693                        | 1 368      | 3 340      | 2 921 | 892                                   | 696  | 21 369                      |
| May .....           | 1 178                            | 6 710     | 2 003                | 796          | 2 607                        | 1 101      | 3 029      | 3 116 | 601                                   | 235  | 20 904                      |
| June .....          | 786                              | 6 217     | 1 897                | 778          | 2 397                        | 1 369      | 2 830      | 3 252 | 455                                   | 668  | 19 313                      |
| July .....          | 436                              | 6 114     | 1 862                | 766          | 2 431                        | 1 093      | 3 031      | 1 502 | 866                                   | 336  | 17 766                      |
| August .....        | 1 073                            | 5 900     | 1 796                | 766          | 2 355                        | 1 046      | 3 171      | 3 330 | 996                                   | 484  | 19 949                      |
| September .....     | 844                              | 5 605     | 1 748                | 729          | 2 235                        | 1 082      | 2 645      | 776   | 525                                   | 457  | 15 733                      |
| October .....       | 1 164                            | 5 860     | 1 785                | 727          | 2 317                        | 1 108      | 2 975      | 1 810 | 326                                   | 488  | 17 584                      |
| November .....      | 741                              | 5 644     | 1 759                | 726          | 2 269                        | 1 082      | 2 886      | 2 284 | 967                                   | 365  | 17 994                      |
| December .....      | 1 008                            | 5 919     | 1 838                | 725          | 2 314                        | 1 600      | 2 482      | 2 280 | 668                                   | 379  | 18 455                      |



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

|                     | Short-term negotiable securities | Homeloans | Commercial mortgages | Credit cards | Lease and instalment debtors | Overdrafts | Term loans | Other | Government and other dated securities | Less: Interest income on trading assets allocated to trading revenue | Interest and similar income |
|---------------------|----------------------------------|-----------|----------------------|--------------|------------------------------|------------|------------|-------|---------------------------------------|--|-----------------------------|
| 2010: January ..... | 986                              | 5 845     | 1 859                | 727          | 2 291                        | 1 237      | 2 878      | 2 515 | 549                                   | 438  | 18 449                      |
| February.....       | 815                              | 5 277     | 1 693                | 664          | 2 136                        | 969        | 2 791      | 1 870 | 894                                   | 447  | 16 662                      |
| March.....          | 1 281                            | 5 814     | 1 817                | 715          | 2 246                        | 637        | 3 027      | 2 156 | 983                                   | 512  | 18 165                      |
| April.....          | 1 024                            | 5 406     | 1 759                | 679          | 2 169                        | 1 258      | 2 662      | 2 142 | 963                                   | 520  | 17 542                      |
| May .....           | 1 004                            | 5 622     | 1 756                | 699          | 2 238                        | 990        | 2 618      | 2 944 | 560                                   | 473  | 17 958                      |
| June.....           | 954                              | 5 510     | 1 737                | 668          | 2 175                        | 1 091      | 2 845      | 2 487 | 442                                   | 505  | 17 405                      |
| July .....          | 1 036                            | 5 736     | 1 800                | 681          | 2 285                        | 1 011      | 3 138      | 2 053 | 1 264                                 | 443  | 18 562                      |
| August .....        | 1 200                            | 5 699     | 1 776                | 684          | 2 158                        | 1 061      | 3 126      | 2 190 | 1 278                                 | 690  | 18 481                      |
| September .....     | 1 055                            | 5 414     | 1 570                | 670          | 2 142                        | 889        | 2 743      | 2 381 | 649                                   | 330  | 17 183                      |
| October.....        | 1 048                            | 5 552     | 1 687                | 684          | 2 146                        | 1 114      | 1 925      | 3 003 | 919                                   | 479  | 17 600                      |
| November .....      | 961                              | 5 228     | 1 610                | 673          | 2 095                        | 881        | 2 345      | 2 742 | 92                                    | 350  | 16 277                      |
| December .....      | 969                              | 5 048     | 1 122                | 648          | 2 205                        | 980        | 2 941      | 1 697 | 1 092                                 | 397  | 16 305                      |

**Table 11**

**Composition of interest expense and similar changes (R millions)**

|                     | Current accounts | Savings deposits | Term and other deposits | Negotiable certificates of deposit | Other deposits and loans | Other liabilities | Term debt instruments | Less: Interest expense on trading liabilities allocated to trading revenue | Interest expense and similar charges |
|---------------------|------------------|------------------|-------------------------|------------------------------------|--------------------------|-------------------|-----------------------|--|--------------------------------------|
| 2008: January ..... | 3 020            | 441              | 7 221                   | 3 033                              | 1 755                    | 154               | 465                   | 1 100  | 14 989                               |
| February.....       | 3 027            | 435              | 7 796                   | 2 668                              | 1 980                    | 481               | 341                   | 1 442  | 15 286                               |
| March.....          | 3 285            | 482              | 7 778                   | 3 049                              | 2 943                    | 538               | 476                   | 2 328  | 16 223                               |
| April.....          | 2 562            | 497              | 7 842                   | 2 792                              | 3 776                    | 11                | 423                   | 1 740  | 16 163                               |
| May.....            | 3 324            | 540              | 7 956                   | 3 054                              | -370                     | 425               | 608                   | -1 529   | 17 066                               |
| June.....           | 3 568            | 562              | 8 540                   | 3 662                              | 1 903                    | 179               | 476                   | 951  | 17 939                               |
| July.....           | 3 322            | 618              | 9 122                   | 4 044                              | 1 359                    | 546               | 1 341                 | 681  | 19 671                               |
| August.....         | 3 213            | 640              | 9 031                   | 3 981                              | 2 639                    | 383               | 546                   | 1 338  | 19 095                               |
| September.....      | 2 516            | 635              | 9 321                   | 3 729                              | 2 311                    | 398               | 943                   | 673  | 19 180                               |
| October.....        | 3 472            | 674              | 9 175                   | 3 912                              | 959                      | 275               | 620                   | 1 491  | 17 596                               |
| November.....       | 3 289            | 673              | 9 260                   | 4 333                              | 2 545                    | 489               | 1 209                 | 951  | 20 847                               |
| December.....       | 3 297            | 700              | 9 460                   | 4 813                              | 1 798                    | 589               | 1 201                 | 849  | 21 009                               |
| 2009: January.....  | 3 386            | 692              | 11 706                  | 1 599                              | 1 966                    | 154               | 463                   | 742  | 19 224                               |
| February.....       | 2 544            | 581              | 4 508                   | 6 667                              | 1 620                    | 135               | 203                   | 797  | 15 461                               |
| March.....          | 2 672            | 613              | 8 196                   | 4 135                              | 1 400                    | 166               | 458                   | 831  | 16 809                               |
| April.....          | 2 459            | 414              | 7 691                   | 3 571                              | 1 705                    | 19                | 668                   | 1 224  | 15 303                               |
| May.....            | 2 228            | 514              | 7 258                   | 3 696                              | 1 374                    | -8                | 581                   | 862  | 14 781                               |
| June.....           | 1 824            | 420              | 6 025                   | 3 036                              | 1 160                    | 502               | 431                   | 644  | 12 754                               |
| July.....           | 1 895            | 440              | 6 052                   | 2 737                              | 1 134                    | -16               | 659                   | 1 122  | 11 779                               |
| August.....         | 1 853            | 423              | 6 101                   | 3 080                              | 1 137                    | -27               | 724                   | -456   | 13 747                               |
| September.....      | 1 706            | 371              | 5 314                   | 2 655                              | 943                      | 268               | 432                   | 2 299  | 9 390                                |
| October.....        | 1 757            | 434              | 5 421                   | 2 703                              | 892                      | -3                | 666                   | 604  | 11 266                               |
| November.....       | 1 736            | 391              | 5 355                   | 2 752                              | 1 512                    | -61               | 638                   | 442  | 11 881                               |
| December.....       | 1 734            | 386              | 5 565                   | 3 313                              | 2 079                    | 53                | 652                   | 1 377  | 12 405                               |



**Table 11**  
**Composition of interest expense and similar changes (R millions) (continued)**

|                     | Current accounts | Savings deposits | Term and other deposits | Negotiable certificates of deposit | Other deposits and loans | Other liabilities | Term debt instruments | Less: Interest expense on trading liabilities allocated to trading revenue | Interest expense and similar charges |
|---------------------|------------------|------------------|-------------------------|------------------------------------|--------------------------|-------------------|-----------------------|--|--------------------------------------|
| 2010: January ..... | 1 753            | 399              | 5 390                   | 3 004                              | 1 030                    | 213               | 697                   | 446  | 12 040                               |
| February.....       | 1 612            | 359              | 4 970                   | 2 695                              | 925                      | -38               | 804                   | 312  | 11 015                               |
| March.....          | 1 473            | 382              | 6 105                   | 3 076                              | 887                      | 139               | 984                   | 1 167  | 11 879                               |
| April.....          | 1 897            | 351              | 4 764                   | 3 028                              | 1 294                    | -315              | 815                   | 495  | 11 339                               |
| May.....            | 1 718            | 369              | 5 339                   | 2 581                              | 1 747                    | 502               | 118                   | 621  | 11 753                               |
| June.....           | 1 635            | 368              | 5 173                   | 2 318                              | 314                      | 823               | 617                   | 562  | 10 686                               |
| July .....          | 1 710            | 360              | 5 614                   | 2 403                              | 1 574                    | 334               | 805                   | 672  | 12 128                               |
| August.....         | 1 700            | 374              | 5 970                   | 2 634                              | 903                      | 103               | 773                   | 601  | 11 856                               |
| September.....      | 1 567            | 337              | 5 325                   | 2 483                              | 880                      | 146               | 550                   | 126  | 11 162                               |
| October.....        | 1 566            | 343              | 3 513                   | 4 498                              | 612                      | 560               | 595                   | 538  | 11 149                               |
| November.....       | 1 486            | 322              | 4 291                   | 2 590                              | 903                      | 571               | 539                   | 543  | 10 159                               |
| December.....       | 1 398            | 309              | 4 821                   | 2 679                              | 428                      | -454              | 647                   | 263  | 9 565                                |

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

|                     | Return on equity | Return on assets | Cost-to-income ratio | Net interest income to assets | Non-interest revenue to assets | Operating expenses to assets | Interest and similar income to interest-earning assets | Interest expense and similar charges to funding liabilities | Net interest income ratio* |
|---------------------|------------------|------------------|----------------------|-------------------------------|--------------------------------|------------------------------|--|---|----------------------------|
| 2009: January ..... | 20,65            | 1,15             | 49,01                | 3,24                          | 2,48                           | 2,47                         | 12,54  | 9,12  | 3,42                       |
| February .....      | 19,54            | 1,09             | 49,11                | 3,18                          | 2,50                           | 2,46                         | 12,44  | 9,06  | 3,38                       |
| March .....         | 18,05            | 1,01             | 49,46                | 3,20                          | 2,43                           | 2,44                         | 12,43  | 9,01  | 3,42                       |
| April .....         | 17,82            | 0,99             | 49,78                | 3,16                          | 2,42                           | 2,43                         | 12,33  | 8,93  | 3,40                       |
| May .....           | 17,14            | 0,96             | 50,02                | 3,15                          | 2,41                           | 2,43                         | 12,20  | 8,80  | 3,40                       |
| June .....          | 17,48            | 0,99             | 49,36                | 3,19                          | 2,37                           | 2,39                         | 12,02  | 8,58  | 3,44                       |
| July .....          | 17,29            | 0,98             | 49,42                | 3,15                          | 2,40                           | 2,39                         | 11,64  | 8,24  | 3,40                       |
| August .....        | 17,26            | 0,98             | 49,70                | 3,13                          | 2,40                           | 2,40                         | 11,39  | 8,00  | 3,39                       |
| September .....     | 16,57            | 0,95             | 50,47                | 3,12                          | 2,40                           | 2,43                         | 10,98  | 7,60  | 3,38                       |
| October .....       | 16,24            | 0,94             | 50,49                | 3,10                          | 2,41                           | 2,43                         | 10,71  | 7,35  | 3,36                       |
| November .....      | 15,98            | 0,94             | 50,93                | 3,11                          | 2,43                           | 2,47                         | 10,35  | 6,99  | 3,37                       |
| December .....      | 15,88            | 0,94             | 51,13                | 3,10                          | 2,47                           | 2,50                         | 9,99   | 6,64  | 3,35                       |
| 2010: January ..... | 15,28            | 0,92             | 51,84                | 3,13                          | 2,44                           | 2,54                         | 9,73   | 6,36  | 3,38                       |
| February .....      | 15,55            | 0,95             | 51,97                | 3,12                          | 2,47                           | 2,57                         | 9,55   | 6,17  | 3,38                       |
| March .....         | 15,82            | 0,97             | 52,08                | 3,11                          | 2,54                           | 2,60                         | 9,33   | 5,97  | 3,36                       |
| April .....         | 15,63            | 0,97             | 52,46                | 3,11                          | 2,56                           | 2,64                         | 9,16   | 5,80  | 3,37                       |
| May .....           | 15,40            | 0,97             | 53,02                | 3,11                          | 2,57                           | 2,67                         | 9,02   | 5,66  | 3,37                       |
| June .....          | 15,37            | 0,97             | 53,41                | 3,11                          | 2,57                           | 2,70                         | 8,92   | 5,55  | 3,37                       |
| July .....          | 15,61            | 1,00             | 53,64                | 3,12                          | 2,58                           | 2,72                         | 8,94   | 5,55  | 3,40                       |
| August .....        | 15,35            | 0,99             | 54,21                | 3,13                          | 2,57                           | 2,75                         | 8,86   | 5,45  | 3,41                       |
| September .....     | 15,28            | 0,99             | 54,57                | 3,11                          | 2,60                           | 2,77                         | 8,89   | 5,50  | 3,40                       |
| October .....       | 15,25            | 0,99             | 55,24                | 3,11                          | 2,59                           | 2,80                         | 8,88   | 5,47  | 3,41                       |
| November .....      | 15,53            | 1,02             | 55,14                | 3,10                          | 2,64                           | 2,82                         | 8,79   | 5,38  | 3,41                       |
| December .....      | 14,65            | 0,97             | 56,38                | 3,13                          | 2,60                           | 2,87                         | 8,68   | 5,25  | 3,43                       |

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



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

|                     | Net interest<br>income | Net fee and<br>commission<br>income | Net trading<br>income | Other | Gross operating<br>income |
|---------------------|------------------------|-------------------------------------|-----------------------|-------|---------------------------|
| 2008: January ..... | 7 264                  | 3 325                               | 806                   | 283   | 11 678                    |
| February.....       | 6 670                  | 3 447                               | 544                   | 41    | 10 702                    |
| March.....          | 5 913                  | 3 960                               | 1 116                 | 2 157 | 13 146                    |
| April.....          | 6 633                  | 3 677                               | 1 359                 | 415   | 12 084                    |
| May.....            | 6 370                  | 3 835                               | 2 243                 | -727  | 11 721                    |
| June.....           | 5 636                  | 3 921                               | 1 832                 | 1 883 | 13 272                    |
| July .....          | 6 740                  | 3 912                               | -285                  | 1 776 | 12 143                    |
| August .....        | 6 555                  | 3 759                               | 1 198                 | 800   | 12 312                    |
| September .....     | 6 607                  | 3 851                               | 1 317                 | 654   | 12 429                    |
| October.....        | 6 848                  | 4 191                               | 1 796                 | 421   | 13 256                    |
| November .....      | 6 138                  | 3 960                               | 1 225                 | 827   | 12 150                    |
| December .....      | 6 383                  | 4 915                               | 835                   | 2 177 | 14 310                    |
| 2009: January ..... | 5 862                  | 3 834                               | 2 793                 | 254   | 12 743                    |
| February.....       | 5 744                  | 3 661                               | 1 867                 | -271  | 11 001                    |
| March.....          | 6 726                  | 4 458                               | 1 270                 | 125   | 12 579                    |
| April.....          | 6 064                  | 3 970                               | 1 210                 | 467   | 11 711                    |
| May.....            | 6 125                  | 3 970                               | 1 510                 | 47    | 11 652                    |
| June.....           | 6 560                  | 4 191                               | 1 324                 | 1 032 | 13 107                    |
| July .....          | 5 987                  | 4 095                               | 1 543                 | 906   | 12 531                    |
| August .....        | 6 202                  | 4 068                               | 1 335                 | 688   | 12 293                    |
| September.....      | 6 343                  | 4 108                               | 1 657                 | 173   | 12 281                    |
| October.....        | 6 319                  | 4 455                               | 1 269                 | 643   | 12 686                    |
| November .....      | 6 113                  | 4 309                               | 1 094                 | 766   | 12 282                    |
| December .....      | 6 050                  | 5 590                               | 2 309                 | 913   | 14 862                    |
| 2010: January ..... | 6 410                  | 4 059                               | 1 211                 | 120   | 11 800                    |
| February.....       | 5 646                  | 3 945                               | 1 303                 | 731   | 11 625                    |
| March.....          | 6 284                  | 4 596                               | 2 116                 | 783   | 13 779                    |
| April.....          | 6 203                  | 4 173                               | 1 311                 | 626   | 12 313                    |
| May.....            | 6 205                  | 4 309                               | 1 336                 | -31   | 11 819                    |
| June.....           | 6 719                  | 4 542                               | 1 082                 | 1 068 | 13 411                    |
| July .....          | 6 435                  | 4 380                               | 1 522                 | 996   | 13 333                    |
| August .....        | 6 626                  | 4 352                               | 1 812                 | -265  | 12 525                    |
| September .....     | 6 021                  | 4 384                               | 1 971                 | 743   | 13 119                    |
| October.....        | 6 450                  | 4 407                               | 1 627                 | 303   | 12 787                    |
| November .....      | 6 118                  | 4 788                               | 1 646                 | 1 722 | 14 274                    |
| December .....      | 6 740                  | 5 278                               | 1 484                 | 1 268 | 14 770                    |

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

|                     | Staff | Computer processing | Travel, occupation and equipment | Marketing | Other | Operating expenses |
|---------------------|-------|---------------------|----------------------------------|-----------|-------|--------------------|
| 2008: January ..... | 3 018 | 586                 | 928                              | 200       | 752   | 5 484              |
| February.....       | 3 367 | 582                 | 947                              | 265       | 625   | 5 786              |
| March.....          | 3 339 | 596                 | 960                              | 299       | 824   | 6 018              |
| April.....          | 3 302 | 598                 | 952                              | 281       | 683   | 5 816              |
| May.....            | 2 984 | 641                 | 1 062                            | 304       | 939   | 5 930              |
| June.....           | 3 731 | 576                 | 1 079                            | 321       | 1 395 | 7 102              |
| July .....          | 3 405 | 630                 | 1 057                            | 285       | 996   | 6 373              |
| August .....        | 3 491 | 609                 | 949                              | 318       | 756   | 6 123              |
| September .....     | 3 345 | 597                 | 983                              | 267       | 727   | 5 919              |
| October.....        | 3 394 | 718                 | 1 066                            | 350       | 1 229 | 6 757              |
| November .....      | 3 357 | 715                 | 977                              | 256       | 749   | 6 054              |
| December .....      | 3 146 | 817                 | 1 136                            | 314       | 584   | 5 997              |
| 2009: January ..... | 3 075 | 666                 | 1 017                            | 206       | 805   | 5 769              |
| February.....       | 3 117 | 674                 | 1 135                            | 212       | 950   | 6 088              |
| March.....          | 3 489 | 638                 | 1 030                            | 287       | 828   | 6 272              |
| April.....          | 3 260 | 630                 | 1 030                            | 288       | 903   | 6 111              |
| May.....            | 3 326 | 677                 | 1 054                            | 249       | 949   | 6 255              |
| June.....           | 3 123 | 671                 | 1 017                            | 292       | 925   | 6 028              |
| July .....          | 3 648 | 649                 | 1 033                            | 274       | 1 056 | 6 660              |
| August .....        | 3 578 | 592                 | 1 064                            | 267       | 1 025 | 6 526              |
| September .....     | 3 837 | 676                 | 1 001                            | 338       | 1 143 | 6 995              |
| October.....        | 3 572 | 692                 | 1 057                            | 266       | 908   | 6 495              |
| November .....      | 3 602 | 703                 | 1 059                            | 391       | 1 036 | 6 791              |
| December .....      | 3 265 | 751                 | 1 185                            | 393       | 971   | 6 565              |
| 2010: January ..... | 3 431 | 668                 | 1 024                            | 248       | 973   | 6 344              |
| February.....       | 3 581 | 885                 | 1 056                            | 333       | 750   | 6 605              |
| March.....          | 3 913 | 337                 | 1 187                            | 375       | 1 259 | 7 071              |
| April.....          | 3 868 | 683                 | 1 093                            | 187       | 1 160 | 6 991              |
| May.....            | 3 830 | 687                 | 1 238                            | 280       | 1 152 | 7 187              |
| June.....           | 3 590 | 641                 | 1 104                            | 320       | 1 128 | 6 783              |
| July .....          | 4 057 | 710                 | 1 137                            | 306       | 1 232 | 7 442              |
| August .....        | 4 131 | 626                 | 1 168                            | 333       | 1 260 | 7 518              |
| September .....     | 4 287 | 670                 | 1 169                            | 392       | 1 479 | 7 997              |
| October.....        | 4 178 | 606                 | 1 193                            | 329       | 1 287 | 7 593              |
| November .....      | 4 155 | 1 912               | 1 369                            | 400       | -114  | 7 722              |
| December .....      | 4 178 | 820                 | 1 240                            | 486       | 1 727 | 8 451              |

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

|                     | Primary capital and<br>reserve funds | Secondary capital and<br>reserve funds | Tertiary capital and<br>reserve funds | Total   |
|---------------------|--------------------------------------|--|---------------------------------------|---------|
| 2008: January ..... | 129 567                              | 41 849                                 | 593                                   | 172 009 |
| February.....       | 131 958                              | 42 024                                 | 585                                   | 174 567 |
| March.....          | 137 939                              | 41 083                                 | 600                                   | 179 622 |
| April.....          | 139 442                              | 43 262                                 | 600                                   | 183 304 |
| May.....            | 141 031                              | 43 793                                 | 600                                   | 185 424 |
| June.....           | 147 639                              | 45 284                                 | 600                                   | 193 523 |
| July .....          | 149 690                              | 46 047                                 | 600                                   | 196 337 |
| August .....        | 149 425                              | 46 345                                 | 600                                   | 196 370 |
| September .....     | 150 018                              | 46 103                                 | 300                                   | 196 421 |
| October.....        | 151 281                              | 44 564                                 | 300                                   | 196 145 |
| November .....      | 152 915                              | 42 224                                 | 300                                   | 195 439 |
| December .....      | 159 187                              | 43 062                                 | 300                                   | 202 549 |
| 2009: January ..... | 159 583                              | 43 006                                 | 300                                   | 202 889 |
| February.....       | 159 482                              | 43 214                                 | 300                                   | 202 996 |
| March.....          | 160 146                              | 44 742                                 | 300                                   | 205 188 |
| April.....          | 161 859                              | 46 729                                 | 300                                   | 208 888 |
| May.....            | 162 376                              | 46 304                                 | 300                                   | 208 980 |
| June.....           | 164 987                              | 46 308                                 | 300                                   | 211 595 |
| July .....          | 163 145                              | 46 701                                 | 300                                   | 210 146 |
| August .....        | 165 273                              | 46 316                                 | 300                                   | 211 889 |
| September .....     | 167 966                              | 46 630                                 | 300                                   | 214 896 |
| October.....        | 168 872                              | 46 978                                 | 300                                   | 216 150 |
| November .....      | 167 919                              | 47 644                                 | 300                                   | 215 863 |
| December .....      | 170 448                              | 48 621                                 | 300                                   | 219 369 |
| 2010: January ..... | 172 031                              | 49 455                                 | 300                                   | 221 786 |
| February.....       | 169 838                              | 49 247                                 | 300                                   | 219 385 |
| March.....          | 171 886                              | 47 622                                 | 300                                   | 219 808 |
| April.....          | 171 580                              | 47 399                                 | 300                                   | 219 279 |
| May.....            | 174 445                              | 48 639                                 | 300                                   | 223 384 |
| June.....           | 177 790                              | 48 276                                 | 300                                   | 226 366 |
| July .....          | 178 088                              | 48 427                                 | 300                                   | 226 815 |
| August .....        | 180 478                              | 47 240                                 | 300                                   | 228 018 |
| September .....     | 183 116                              | 49 366                                 | 300                                   | 232 782 |
| October.....        | 184 393                              | 49 086                                 | 300                                   | 233 779 |
| November .....      | 187 825                              | 50 158                                 | 300                                   | 238 283 |
| December .....      | 192 112                              | 49 851                                 | 300                                   | 242 263 |

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

|                     | Credit risk | Operational risk | Market risk | Equity risk | Other risk | Total     |
|---------------------|-------------|------------------|-------------|-------------|------------|-----------|
| 2008: January ..... | 1 135 536   | 155 751          | 33 967      | 65 428      | 66 673     | 1 457 355 |
| February.....       | 1 133 947   | 156 069          | 33 062      | 72 952      | 57 813     | 1 453 843 |
| March.....          | 1 141 948   | 157 675          | 35 074      | 76 624      | 49 854     | 1 461 175 |
| April.....          | 1 146 779   | 156 214          | 38 070      | 78 215      | 52 827     | 1 472 105 |
| May.....            | 1 165 054   | 156 265          | 38 716      | 78 361      | 50 741     | 1 489 137 |
| June.....           | 1 157 734   | 180 679          | 40 533      | 92 732      | 54 668     | 1 526 346 |
| July .....          | 1 172 225   | 180 619          | 42 691      | 91 240      | 55 005     | 1 541 780 |
| August .....        | 1 171 208   | 180 061          | 42 268      | 92 460      | 50 433     | 1 536 430 |
| September .....     | 1 173 119   | 181 963          | 43 221      | 90 752      | 52 641     | 1 541 696 |
| October.....        | 1 174 214   | 181 814          | 42 727      | 101 012     | 54 474     | 1 554 241 |
| November .....      | 1 177 490   | 182 067          | 42 085      | 83 571      | 55 234     | 1 540 447 |
| December .....      | 1 186 524   | 186 572          | 38 585      | 89 501      | 56 063     | 1 557 245 |
| 2009: January ..... | 1 196 153   | 186 526          | 39 416      | 86 629      | 51 583     | 1 560 307 |
| February.....       | 1 196 138   | 186 675          | 41 776      | 85 969      | 54 131     | 1 564 689 |
| March.....          | 1 190 077   | 174 746          | 42 289      | 83 922      | 53 382     | 1 544 416 |
| April.....          | 1 189 328   | 174 826          | 44 376      | 84 256      | 50 621     | 1 543 407 |
| May.....            | 1 202 983   | 177 525          | 30 458      | 85 923      | 50 062     | 1 546 951 |
| June.....           | 1 187 618   | 193 580          | 32 825      | 80 738      | 51 701     | 1 546 462 |
| July .....          | 1 197 684   | 193 787          | 32 029      | 81 859      | 51 792     | 1 557 151 |
| August .....        | 1 194 450   | 193 606          | 32 144      | 83 029      | 52 999     | 1 556 228 |
| September .....     | 1 185 547   | 194 610          | 31 765      | 81 370      | 50 697     | 1 543 989 |
| October.....        | 1 177 208   | 194 651          | 34 397      | 80 590      | 48 327     | 1 535 173 |
| November .....      | 1 177 679   | 194 673          | 33 834      | 79 126      | 50 274     | 1 535 586 |
| December .....      | 1 173 883   | 214 685          | 32 431      | 80 996      | 51 946     | 1 553 941 |
| 2010: January ..... | 1 177 262   | 214 718          | 31 943      | 80 520      | 52 441     | 1 556 884 |
| February.....       | 1 191 117   | 214 980          | 31 141      | 80 706      | 52 124     | 1 570 068 |
| March.....          | 1 200 900   | 215 232          | 30 634      | 79 812      | 49 706     | 1 576 284 |
| April.....          | 1 187 924   | 215 323          | 30 926      | 79 825      | 49 439     | 1 563 437 |
| May.....            | 1 175 388   | 215 416          | 31 477      | 78 937      | 50 450     | 1 551 668 |
| June.....           | 1 195 809   | 220 476          | 30 375      | 79 641      | 52 269     | 1 578 570 |
| July .....          | 1 211 183   | 220 395          | 29 131      | 71 989      | 53 418     | 1 586 116 |
| August .....        | 1 227 949   | 220 472          | 31 852      | 71 813      | 53 460     | 1 605 546 |
| September .....     | 1 233 270   | 221 355          | 31 987      | 79 200      | 52 850     | 1 618 662 |
| October.....        | 1 228 989   | 218 272          | 35 854      | 80 570      | 53 182     | 1 616 867 |
| November .....      | 1 239 888   | 218 202          | 38 290      | 76 684      | 53 944     | 1 627 008 |
| December .....      | 1 237 580   | 219 681          | 36 443      | 81 035      | 53 014     | 1 627 753 |

**Table 17**  
**Contractual maturity of liabilities (composition) (R millions)**

|                            | Next day  | 2 to 7 days | 8 days to 1 month | More than 1 month to 2 months | More than 2 months to 3 months | More than 3 months to 6 months | More than 6 months to 1 year | More than 1 year | Non-contractual |
|----------------------------|-----------|-------------|-------------------|-------------------------------|--------------------------------|--------------------------------|------------------------------|------------------|-----------------|
| <b>2008:</b> January ..... | 937 297   | 78 114      | 482 555           | 137 949                       | 101 986                        | 145 863                        | 235 866                      | 386 840          | 200 573         |
| February.....              | 953 043   | 126 855     | 445 076           | 160 094                       | 102 603                        | 168 779                        | 246 280                      | 433 631          | 203 428         |
| March.....                 | 1 007 395 | 100 489     | 446 701           | 157 667                       | 97 012                         | 175 691                        | 271 128                      | 477 615          | 194 066         |
| April.....                 | 977 706   | 107 995     | 436 630           | 175 401                       | 105 036                        | 177 256                        | 265 393                      | 461 641          | 191 061         |
| May.....                   | 956 786   | 141 611     | 524 200           | 142 539                       | 102 260                        | 169 047                        | 258 554                      | 481 469          | 191 314         |
| June.....                  | 1 031 389 | 122 172     | 478 412           | 179 472                       | 92 409                         | 155 964                        | 301 079                      | 502 587          | 193 214         |
| July .....                 | 984 805   | 118 611     | 476 104           | 165 339                       | 103 436                        | 161 355                        | 313 725                      | 468 624          | 195 593         |
| August .....               | 951 924   | 145 068     | 430 747           | 174 375                       | 105 441                        | 173 804                        | 301 379                      | 463 938          | 191 428         |
| September ..               | 999 536   | 135 477     | 413 774           | 175 240                       | 74 919                         | 221 202                        | 292 737                      | 450 371          | 188 167         |
| October.....               | 1 094 059 | 156 746     | 389 661           | 163 002                       | 139 056                        | 234 554                        | 324 003                      | 558 051          | 192 425         |
| November ...               | 1 095 712 | 118 827     | 348 011           | 216 351                       | 131 250                        | 229 163                        | 311 916                      | 571 876          | 197 720         |
| December ...               | 1 058 155 | 146 136     | 400 159           | 183 328                       | 125 584                        | 212 444                        | 265 625                      | 592 269          | 201 452         |
| <b>2009:</b> January ..... | 1 022 619 | 180 318     | 355 108           | 188 074                       | 151 577                        | 253 626                        | 253 368                      | 600 202          | 203 303         |
| February.....              | 977 899   | 187 827     | 359 968           | 206 304                       | 138 355                        | 245 659                        | 261 547                      | 568 135          | 202 213         |
| March.....                 | 1 058 980 | 158 144     | 366 739           | 185 599                       | 136 928                        | 209 608                        | 271 143                      | 563 819          | 204 690         |
| April.....                 | 1 011 186 | 138 590     | 389 124           | 207 064                       | 126 625                        | 185 768                        | 281 667                      | 547 007          | 199 116         |
| May.....                   | 1 040 622 | 130 350     | 405 670           | 182 385                       | 107 539                        | 199 800                        | 295 341                      | 512 045          | 205 587         |
| June.....                  | 1 062 884 | 125 833     | 377 091           | 157 827                       | 116 800                        | 178 449                        | 334 243                      | 485 857          | 199 929         |
| July .....                 | 1 017 442 | 148 630     | 366 161           | 163 554                       | 121 801                        | 175 646                        | 352 462                      | 494 576          | 204 160         |
| August .....               | 1 031 887 | 138 154     | 365 088           | 158 039                       | 112 248                        | 178 614                        | 354 224                      | 496 900          | 203 408         |
| September ..               | 1 059 772 | 85 285      | 357 766           | 168 789                       | 81 857                         | 231 998                        | 336 692                      | 491 885          | 206 937         |
| October.....               | 1 003 357 | 138 301     | 330 399           | 149 367                       | 104 879                        | 241 542                        | 340 193                      | 499 602          | 210 461         |
| November ...               | 1 034 822 | 119 176     | 276 325           | 174 332                       | 124 673                        | 237 904                        | 322 070                      | 505 897          | 222 861         |
| December ...               | 1 000 981 | 123 111     | 312 382           | 182 570                       | 130 369                        | 229 433                        | 280 490                      | 504 027          | 224 099         |
| <b>2010:</b> January ..... | 1 092 416 | 108 612     | 237 677           | 175 928                       | 101 517                        | 235 148                        | 277 732                      | 522 418          | 239 749         |
| February.....              | 1 130 204 | 117 019     | 237 385           | 163 727                       | 103 520                        | 233 459                        | 282 087                      | 520 230          | 239 780         |
| March.....                 | 1 166 433 | 78 736      | 235 173           | 157 581                       | 127 380                        | 215 722                        | 292 867                      | 528 060          | 244 514         |
| April.....                 | 1 124 864 | 147 305     | 206 732           | 190 343                       | 110 906                        | 206 032                        | 292 377                      | 505 276          | 239 319         |
| May.....                   | 1 158 827 | 124 601     | 246 558           | 162 090                       | 90 887                         | 203 644                        | 302 357                      | 494 613          | 241 694         |
| June.....                  | 1 208 446 | 73 970      | 223 528           | 144 739                       | 109 561                        | 186 290                        | 328 943                      | 509 964          | 248 129         |
| July .....                 | 1 154 940 | 175 228     | 184 853           | 156 793                       | 103 844                        | 191 284                        | 328 263                      | 549 305          | 250 463         |
| August .....               | 1 188 185 | 138 936     | 185 613           | 157 486                       | 106 956                        | 195 274                        | 324 569                      | 566 046          | 257 499         |
| September ..               | 1 202 724 | 119 596     | 190 489           | 172 425                       | 79 080                         | 235 472                        | 313 410                      | 586 739          | 251 911         |
| October.....               | 1 204 393 | 117 078     | 209 684           | 129 968                       | 119 725                        | 237 771                        | 304 629                      | 564 788          | 259 570         |
| November ...               | 1 248 611 | 114 524     | 173 448           | 186 812                       | 108 658                        | 237 801                        | 281 665                      | 537 909          | 260 038         |
| December ...               | 1 131 322 | 138 545     | 274 127           | 172 828                       | 117 556                        | 229 328                        | 257 485                      | 559 732          | 259 131         |

**Table 18**

**“Business-as-usual” maturity of liabilities (composition) (R millions)**

|                     | Next day | 2 to 7 days | 8 days to 1 month | More than 1 month to 2 months | More than 2 months to 3 months | More than 3 months to 6 months | More than 6 months to 1 year | More than 1 year | Non-contractual |
|---------------------|----------|-------------|-------------------|-------------------------------|--------------------------------|--------------------------------|------------------------------|------------------|-----------------|
| 2008: January ..... | 126 764  | 85 439      | 268 004           | 115 114                       | 132 017                        | 262 273                        | 391 205                      | 1 046 678        | 206 714         |
| February.....       | 114 257  | 139 156     | 253 248           | 127 157                       | 129 240                        | 255 285                        | 366 592                      | 1 174 978        | 222 517         |
| March.....          | 154 042  | 103 371     | 284 223           | 130 670                       | 124 531                        | 269 085                        | 375 440                      | 1 198 369        | 208 690         |
| April.....          | 142 567  | 110 421     | 291 112           | 135 703                       | 113 911                        | 282 652                        | 367 062                      | 1 184 843        | 214 209         |
| May.....            | 138 581  | 128 014     | 332 102           | 120 706                       | 126 405                        | 294 897                        | 374 232                      | 1 184 906        | 210 955         |
| June.....           | 176 696  | 121 355     | 298 110           | 137 269                       | 115 978                        | 288 592                        | 416 476                      | 1 231 615        | 212 856         |
| July .....          | 163 944  | 121 082     | 275 663           | 129 392                       | 118 145                        | 272 518                        | 428 099                      | 1 214 151        | 216 801         |
| August .....        | 158 575  | 109 294     | 237 969           | 130 393                       | 119 933                        | 281 103                        | 422 081                      | 1 237 141        | 212 940         |
| September ..        | 164 512  | 72 989      | 279 140           | 127 143                       | 97 944                         | 312 265                        | 411 859                      | 1 263 520        | 209 719         |
| October.....        | 220 593  | 94 752      | 232 696           | 143 380                       | 141 669                        | 317 261                        | 437 936                      | 1 387 171        | 224 711         |
| November ...        | 238 698  | 53 362      | 214 856           | 162 876                       | 140 688                        | 293 530                        | 443 779                      | 1 394 922        | 226 836         |
| December ...        | 200 122  | 84 909      | 231 113           | 143 835                       | 151 129                        | 292 076                        | 418 201                      | 1 397 079        | 225 544         |
| 2009: January ..... | 192 615  | 99 044      | 215 268           | 164 037                       | 141 409                        | 310 325                        | 403 733                      | 1 396 354        | 228 467         |
| February.....       | 170 156  | 108 687     | 230 250           | 151 803                       | 135 022                        | 312 670                        | 411 219                      | 1 359 869        | 226 729         |
| March.....          | 207 574  | 91 724      | 207 728           | 144 720                       | 158 578                        | 298 370                        | 418 318                      | 1 368 846        | 213 433         |
| April.....          | 175 695  | 90 588      | 232 540           | 179 964                       | 143 905                        | 286 179                        | 421 838                      | 1 300 087        | 212 851         |
| May.....            | 206 552  | 80 027      | 243 386           | 153 472                       | 130 233                        | 289 036                        | 428 706                      | 1 273 580        | 220 759         |
| June.....           | 202 554  | 78 447      | 203 468           | 146 532                       | 131 460                        | 273 360                        | 408 715                      | 1 330 070        | 222 584         |
| July .....          | 178 741  | 96 097      | 203 395           | 149 424                       | 130 635                        | 273 325                        | 413 722                      | 1 336 435        | 226 657         |
| August .....        | 189 081  | 78 268      | 209 587           | 144 764                       | 129 339                        | 269 482                        | 418 926                      | 1 339 278        | 225 311         |
| September ..        | 210 255  | 67 956      | 205 560           | 141 661                       | 113 817                        | 289 111                        | 412 960                      | 1 320 206        | 227 373         |
| October.....        | 166 378  | 75 421      | 190 237           | 129 523                       | 108 154                        | 255 516                        | 389 409                      | 1 395 589        | 276 510         |
| November ...        | 175 268  | 71 327      | 182 725           | 126 416                       | 109 106                        | 260 940                        | 373 058                      | 1 411 196        | 280 236         |
| December ...        | 177 539  | 69 334      | 170 093           | 130 204                       | 126 601                        | 263 022                        | 352 190                      | 1 371 649        | 279 722         |
| 2010: January ..... | 187 100  | 69 395      | 168 234           | 145 133                       | 107 011                        | 260 630                        | 349 959                      | 1 394 649        | 279 135         |
| February.....       | 179 841  | 73 310      | 179 241           | 126 685                       | 108 896                        | 255 053                        | 338 442                      | 1 463 653        | 276 921         |
| March.....          | 191 121  | 52 484      | 172 254           | 126 350                       | 119 628                        | 246 892                        | 346 978                      | 1 460 235        | 284 720         |
| April.....          | 177 183  | 95 114      | 172 078           | 138 008                       | 106 433                        | 242 425                        | 337 273                      | 1 453 068        | 276 503         |
| May.....            | 189 442  | 63 881      | 184 384           | 122 522                       | 95 795                         | 227 384                        | 348 916                      | 1 492 916        | 278 385         |
| June.....           | 185 279  | 58 648      | 178 901           | 109 504                       | 103 282                        | 212 096                        | 352 673                      | 1 521 151        | 286 586         |
| July .....          | 181 488  | 98 784      | 149 742           | 115 046                       | 100 761                        | 210 427                        | 364 595                      | 1 551 527        | 294 865         |
| August .....        | 184 241  | 70 097      | 160 444           | 112 706                       | 98 377                         | 203 673                        | 370 513                      | 1 604 245        | 291 689         |
| September ..        | 187 452  | 71 778      | 163 723           | 120 626                       | 92 712                         | 219 201                        | 376 211                      | 1 603 991        | 291 394         |
| October.....        | 188 518  | 72 887      | 171 274           | 106 733                       | 102 195                        | 226 876                        | 374 692                      | 1 526 984        | 348 971         |
| November ...        | 188 140  | 65 416      | 154 313           | 119 739                       | 100 792                        | 238 875                        | 369 697                      | 1 531 327        | 353 501         |
| December ...        | 114 256  | 93 537      | 158 485           | 109 466                       | 107 537                        | 245 073                        | 362 718                      | 1 549 734        | 365 296         |



**Table 19**  
**Concentration of short-term funding (composition) (R millions)**

|                     | Deposit funding received from: |                        |                                    |  |
|---------------------|--------------------------------|------------------------|------------------------------------|--|
|                     | Associates                     | Ten largest depositors | Ten largest financial institutions | Ten largest government and parastatals |
| 2008: January ..... | 40 418                         | 214 789                | 116 153                            | 78 001                                 |
| February.....       | 48 962                         | 217 500                | 153 090                            | 62 502                                 |
| March.....          | 59 782                         | 220 938                | 132 318                            | 77 617                                 |
| April.....          | 59 516                         | 199 425                | 131 049                            | 64 134                                 |
| May.....            | 58 037                         | 197 532                | 140 383                            | 62 143                                 |
| June.....           | 59 239                         | 210 451                | 133 371                            | 71 665                                 |
| July .....          | 42 051                         | 185 887                | 113 951                            | 65 881                                 |
| August .....        | 39 702                         | 180 326                | 108 890                            | 66 178                                 |
| September .....     | 41 408                         | 204 159                | 120 495                            | 77 729                                 |
| October.....        | 52 453                         | 203 750                | 137 770                            | 73 029                                 |
| November .....      | 46 886                         | 176 150                | 122 529                            | 58 081                                 |
| December .....      | 41 047                         | 214 453                | 127 514                            | 73 327                                 |
| 2009: January ..... | 35 961                         | 188 780                | 117 289                            | 76 926                                 |
| February.....       | 37 229                         | 176 723                | 116 351                            | 60 130                                 |
| March.....          | 41 140                         | 222 707                | 146 100                            | 78 763                                 |
| April.....          | 54 060                         | 173 067                | 117 869                            | 68 174                                 |
| May.....            | 48 274                         | 179 367                | 138 066                            | 63 257                                 |
| June.....           | 43 560                         | 172 417                | 106 983                            | 75 135                                 |
| July .....          | 36 057                         | 165 278                | 123 928                            | 58 271                                 |
| August .....        | 46 287                         | 173 180                | 133 743                            | 56 415                                 |
| September .....     | 43 373                         | 184 060                | 132 384                            | 75 586                                 |
| October.....        | 42 851                         | 182 234                | 131 881                            | 67 148                                 |
| November .....      | 35 314                         | 161 631                | 115 577                            | 52 486                                 |
| December .....      | 43 067                         | 171 647                | 124 823                            | 55 025                                 |
| 2010: January ..... | 39 184                         | 183 421                | 128 678                            | 69 804                                 |
| February.....       | 42 891                         | 206 331                | 144 408                            | 73 698                                 |
| March.....          | 45 138                         | 206 772                | 132 995                            | 85 032                                 |
| April.....          | 41 924                         | 201 062                | 144 024                            | 70 369                                 |
| May.....            | 46 963                         | 204 899                | 149 419                            | 69 821                                 |
| June.....           | 52 782                         | 237 808                | 159 046                            | 98 222                                 |
| July .....          | 42 617                         | 222 834                | 158 948                            | 88 032                                 |
| August .....        | 44 018                         | 214 276                | 151 825                            | 75 812                                 |
| September .....     | 44 411                         | 203 188                | 136 958                            | 89 779                                 |
| October.....        | 39 786                         | 213 076                | 141 163                            | 104 001                                |
| November .....      | 47 307                         | 231 082                | 166 028                            | 89 921                                 |
| December .....      | 50 700                         | 235 182                | 150 489                            | 116 446                                |

**Table 20**  
**Analysis of credit risk**

|                     | Impaired advances<br>(R millions) | Gross loans and advances<br>(R millions) | Specific credit impairments<br>(R millions) | Impaired advances as a percentage of gross loans and advances<br>(per cent) | Specific credit impairments as a percentage of gross loans and advances<br>(per cent) | Specific credit impairments as a percentage of impaired advances<br>(per cent) |
|---------------------|-----------------------------------|--|---|---|---|--|
| 2008: January ..... | 43 234                            | 2 103 185                                | 17 309                                      | 2,06  | 0,82  | 40,04  |
| February.....       | 47 761                            | 2 175 046                                | 18 337                                      | 2,20  | 0,84  | 38,39  |
| March.....          | 50 042                            | 2 209 737                                | 19 068                                      | 2,26  | 0,86  | 38,10  |
| April.....          | 53 374                            | 2 194 634                                | 19 550                                      | 2,43  | 0,89  | 36,63  |
| May.....            | 57 536                            | 2 241 807                                | 20 339                                      | 2,57  | 0,91  | 35,35  |
| June.....           | 61 980                            | 2 281 179                                | 21 761                                      | 2,72  | 0,95  | 35,11  |
| July .....          | 63 941                            | 2 271 249                                | 23 188                                      | 2,82  | 1,02  | 36,26  |
| August .....        | 68 205                            | 2 263 659                                | 24 666                                      | 3,01  | 1,09  | 36,16  |
| September .....     | 72 090                            | 2 323 422                                | 25 845                                      | 3,10  | 1,11  | 35,85  |
| October.....        | 80 516                            | 2 355 066                                | 27 313                                      | 3,42  | 1,16  | 33,92  |
| November .....      | 84 127                            | 2 338 075                                | 27 124                                      | 3,60  | 1,16  | 32,24  |
| December .....      | 90 827                            | 2 316 121                                | 28 499                                      | 3,92  | 1,23  | 31,38  |
| 2009: January ..... | 97 972                            | 2 338 023                                | 28 923                                      | 4,19  | 1,24  | 29,52  |
| February.....       | 106 141                           | 2 315 977                                | 30 579                                      | 4,58  | 1,32  | 28,81  |
| March.....          | 110 594                           | 2 329 016                                | 31 569                                      | 4,75  | 1,36  | 28,54  |
| April.....          | 114 429                           | 2 268 403                                | 33 361                                      | 5,04  | 1,47  | 29,15  |
| May.....            | 120 484                           | 2 266 704                                | 34 851                                      | 5,32  | 1,54  | 28,93  |
| June.....           | 123 768                           | 2 257 511                                | 36 096                                      | 5,48  | 1,60  | 29,16  |
| July .....          | 126 747                           | 2 285 338                                | 37 418                                      | 5,55  | 1,64  | 29,52  |
| August .....        | 130 351                           | 2 284 349                                | 38 611                                      | 5,71  | 1,69  | 29,62  |
| September .....     | 132 466                           | 2 265 553                                | 39 579                                      | 5,85  | 1,75  | 29,88  |
| October.....        | 134 125                           | 2 280 418                                | 40 337                                      | 5,88  | 1,77  | 30,07  |
| November .....      | 135 490                           | 2 266 321                                | 39 901                                      | 5,98  | 1,76  | 29,45  |
| December .....      | 133 974                           | 2 256 940                                | 39 609                                      | 5,94  | 1,75  | 29,56  |
| 2010: January ..... | 132 648                           | 2 262 941                                | 39 984                                      | 5,86  | 1,77  | 30,14  |
| February.....       | 133 304                           | 2 288 705                                | 41 279                                      | 5,82  | 1,80  | 30,97  |
| March.....          | 134 173                           | 2 281 537                                | 41 178                                      | 5,88  | 1,80  | 30,69  |
| April.....          | 135 553                           | 2 278 991                                | 41 752                                      | 5,95  | 1,83  | 30,80  |
| May.....            | 135 984                           | 2 300 119                                | 42 153                                      | 5,91  | 1,83  | 31,00  |
| June.....           | 136 312                           | 2 307 361                                | 42 758                                      | 5,91  | 1,85  | 31,37  |
| July .....          | 135 033                           | 2 313 380                                | 42 866                                      | 5,84  | 1,85  | 31,74  |
| August .....        | 136 657                           | 2 332 863                                | 43 279                                      | 5,86  | 1,86  | 31,67  |
| September .....     | 137 944                           | 2 346 977                                | 44 638                                      | 5,88  | 1,90  | 32,36  |
| October.....        | 138 011                           | 2 318 062                                | 43 757                                      | 5,95  | 1,89  | 31,71  |
| November .....      | 136 549                           | 2 348 756                                | 43 664                                      | 5,81  | 1,86  | 31,98  |
| December .....      | 133 933                           | 2 313 792                                | 43 622                                      | 5,79  | 1,89  | 32,57  |



**Table 21**

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

|                 | Retail         |         |                          | Corporate      |         |                          | Other          |         |                          | Total credit exposure |         |                          |
|-----------------|----------------|---------|--------------------------|----------------|---------|--------------------------|----------------|---------|--------------------------|-----------------------|---------|--------------------------|
|                 | Total exposure | Default | Default ratio (per cent) | Total exposure | Default | Default ratio (per cent) | Total exposure | Default | Default ratio (per cent) | Total exposure        | Default | Default ratio (per cent) |
| <b>2008:</b>    |                |         |                          |                |         |                          |                |         |                          |                       |         |                          |
| January .....   | 1 210 415      | 34 362  | 2,84                     | 614 248        | 3 411   | 0,56                     | 432 503        | 450     | 0,10                     | 2 257 166             | 38 223  | 1,69                     |
| February.....   | 1 224 174      | 40 659  | 3,32                     | 607 358        | 4 275   | 0,70                     | 525 262        | 215     | 0,04                     | 2 356 794             | 45 149  | 1,92                     |
| March.....      | 1 235 880      | 43 492  | 3,52                     | 631 734        | 4 345   | 0,69                     | 508 189        | 186     | 0,04                     | 2 375 803             | 48 023  | 2,02                     |
| April.....      | 1 246 772      | 47 668  | 3,82                     | 625 146        | 4 296   | 0,69                     | 501 829        | 252     | 0,05                     | 2 373 747             | 52 216  | 2,20                     |
| May .....       | 1 243 081      | 49 648  | 3,99                     | 642 592        | 4 152   | 0,65                     | 496 399        | 294     | 0,06                     | 2 382 072             | 54 094  | 2,27                     |
| June.....       | 1 249 791      | 52 346  | 4,19                     | 669 328        | 4 775   | 0,71                     | 521 841        | 308     | 0,06                     | 2 440 960             | 57 429  | 2,35                     |
| July .....      | 1 256 039      | 55 676  | 4,43                     | 679 854        | 4 652   | 0,68                     | 490 873        | 294     | 0,06                     | 2 426 766             | 60 622  | 2,50                     |
| August .....    | 1 262 599      | 59 046  | 4,68                     | 676 940        | 4 734   | 0,70                     | 490 249        | 265     | 0,05                     | 2 429 788             | 64 045  | 2,64                     |
| September ..... | 1 280 534      | 62 873  | 4,91                     | 689 616        | 4 792   | 0,69                     | 542 507        | 327     | 0,06                     | 2 512 657             | 67 992  | 2,71                     |
| October.....    | 1 282 627      | 67 138  | 5,23                     | 714 996        | 8 049   | 1,13                     | 609 263        | 352     | 0,06                     | 2 606 886             | 75 539  | 2,90                     |
| November .....  | 1 291 447      | 69 770  | 5,40                     | 724 710        | 7 047   | 0,97                     | 567 708        | 319     | 0,06                     | 2 583 865             | 77 136  | 2,99                     |
| December .....  | 1 293 278      | 73 776  | 5,70                     | 723 529        | 6 691   | 0,92                     | 561 445        | 304     | 0,05                     | 2 578 252             | 80 771  | 3,13                     |
| <b>2009:</b>    |                |         |                          |                |         |                          |                |         |                          |                       |         |                          |
| January .....   | 1 293 528      | 79 527  | 6,15                     | 724 446        | 7 293   | 1,01                     | 573 735        | 244     | 0,04                     | 2 591 709             | 87 064  | 3,36                     |
| February.....   | 1 295 749      | 84 730  | 6,54                     | 735 182        | 9 490   | 1,29                     | 546 764        | 180     | 0,03                     | 2 577 695             | 94 400  | 3,66                     |
| March.....      | 1 293 994      | 87 364  | 6,75                     | 728 516        | 10 492  | 1,44                     | 558 232        | 271     | 0,05                     | 2 580 742             | 98 127  | 3,80                     |
| April.....      | 1 295 270      | 91 892  | 7,09                     | 727 602        | 10 566  | 1,45                     | 537 229        | 280     | 0,05                     | 2 560 101             | 102 728 | 4,01                     |
| May .....       | 1 292 054      | 96 548  | 7,47                     | 726 597        | 11 596  | 1,60                     | 560 973        | 265     | 0,05                     | 2 579 624             | 108 409 | 4,20                     |
| June.....       | 1 289 896      | 97 390  | 7,55                     | 727 131        | 12 639  | 1,74                     | 542 103        | 270     | 0,05                     | 2 559 130             | 110 299 | 4,31                     |
| July .....      | 1 286 524      | 98 487  | 7,66                     | 723 627        | 14 009  | 1,94                     | 557 719        | 247     | 0,04                     | 2 567 870             | 112 743 | 4,39                     |
| August .....    | 1 286 074      | 100 934 | 7,85                     | 739 762        | 16 016  | 2,17                     | 505 050        | 164     | 0,03                     | 2 530 886             | 117 114 | 4,63                     |
| September ..... | 1 282 635      | 101 755 | 7,93                     | 740 353        | 16 729  | 2,26                     | 514 742        | 137     | 0,03                     | 2 537 730             | 118 621 | 4,67                     |
| October.....    | 1 282 687      | 102 038 | 7,96                     | 735 857        | 16 610  | 2,26                     | 517 239        | 127     | 0,02                     | 2 535 783             | 118 775 | 4,68                     |
| November .....  | 1 283 674      | 101 985 | 7,94                     | 750 998        | 17 118  | 2,28                     | 512 386        | 120     | 0,02                     | 2 547 058             | 119 223 | 4,68                     |
| December .....  | 1 284 660      | 102 319 | 7,96                     | 752 418        | 17 170  | 2,28                     | 495 570        | 123     | 0,02                     | 2 532 648             | 119 612 | 4,72                     |

**Table 21**

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

|                     | Retail         |         |                          | Corporate      |         |                          | Other          |         |                          | Total credit exposure |         |                          |
|---------------------|----------------|---------|--------------------------|----------------|---------|--------------------------|----------------|---------|--------------------------|-----------------------|---------|--------------------------|
|                     | Total exposure | Default | Default ratio (per cent) | Total exposure | Default | Default ratio (per cent) | Total exposure | Default | Default ratio (per cent) | Total exposure        | Default | Default ratio (per cent) |
| 2010: January ..... | 1 285 421      | 103 321 | 8,04                     | 740 944        | 14 134  | 1,91                     | 492 365        | 119     | 0,02                     | 2 518 730             | 117 574 | 4,67                     |
| February.....       | 1 280 786      | 103 859 | 8,11                     | 739 567        | 14 803  | 2,00                     | 519 713        | 164     | 0,03                     | 2 540 066             | 118 826 | 4,68                     |
| March.....          | 1 306 990      | 105 898 | 8,10                     | 753 739        | 15 762  | 2,09                     | 489 248        | 158     | 0,03                     | 2 549 977             | 121 818 | 4,78                     |
| April.....          | 1 308 840      | 107 229 | 8,19                     | 744 418        | 15 610  | 2,10                     | 495 691        | 147     | 0,03                     | 2 548 949             | 122 986 | 4,82                     |
| May .....           | 1 312 769      | 107 530 | 8,19                     | 752 576        | 15 740  | 2,09                     | 504 144        | 147     | 0,03                     | 2 569 489             | 123 417 | 4,80                     |
| June .....          | 1 321 026      | 106 256 | 8,04                     | 755 960        | 16 909  | 2,24                     | 507 020        | 129     | 0,03                     | 2 584 006             | 123 294 | 4,77                     |
| July .....          | 1 322 657      | 105 327 | 7,96                     | 757 616        | 17 229  | 2,27                     | 498 593        | 139     | 0,03                     | 2 578 866             | 122 695 | 4,76                     |
| August .....        | 1 319 096      | 104 599 | 7,93                     | 783 650        | 18 464  | 2,36                     | 487 611        | 148     | 0,03                     | 2 590 357             | 123 211 | 4,76                     |
| September .....     | 1 314 087      | 103 364 | 7,87                     | 793 986        | 19 877  | 2,50                     | 489 077        | 150     | 0,03                     | 2 597 150             | 123 391 | 4,75                     |
| October.....        | 1 315 245      | 102 606 | 7,80                     | 782 134        | 19 240  | 2,46                     | 467 440        | 142     | 0,03                     | 2 564 819             | 121 988 | 4,76                     |
| November .....      | 1 283 999      | 102 266 | 7,96                     | 768 881        | 19 376  | 2,52                     | 502 688        | 464     | 0,09                     | 2 555 568             | 122 106 | 4,78                     |
| December .....      | 1 290 465      | 99 897  | 7,74                     | 780 854        | 19 055  | 2,44                     | 476 031        | 487     | 0,10                     | 2 547 350             | 119 439 | 4,69                     |



**Table 22**

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

|                     | Retail mortgages |         |                          | Revolving credit |         |                          | Retail other   |         |                          | SME retail     |         |                          | Total retail credit exposure |         |                          |
|---------------------|------------------|---------|--------------------------|------------------|---------|--------------------------|----------------|---------|--------------------------|----------------|---------|--------------------------|------------------------------|---------|--------------------------|
|                     | Total exposure   | Default | Default ratio (per cent) | Total exposure   | Default | Default ratio (per cent) | Total exposure | Default | Default ratio (per cent) | Total exposure | Default | Default ratio (per cent) | Total exposure               | Default | Default ratio (per cent) |
|                     |                  |         |                          |                  |         |                          |                |         |                          |                |         |                          |                              |         |                          |
| 2008: January ..... | 743 802          | 19 846  | 2,67                     | 118 143          | 4 454   | 3,77                     | 208 046        | 7 248   | 3,48                     | 140 424        | 2 814   | 2,00                     | 1 210 415                    | 34 362  | 2,84                     |
| February .....      | 756 378          | 23 565  | 3,12                     | 114 602          | 5 806   | 5,07                     | 200 259        | 7 694   | 3,84                     | 152 935        | 3 594   | 2,35                     | 1 224 174                    | 40 659  | 3,32                     |
| March .....         | 762 833          | 26 145  | 3,43                     | 116 767          | 5 756   | 4,93                     | 202 899        | 7 844   | 3,87                     | 153 381        | 3 747   | 2,44                     | 1 235 880                    | 43 492  | 3,52                     |
| April .....         | 769 013          | 29 183  | 3,79                     | 118 118          | 6 252   | 5,29                     | 204 598        | 8 232   | 4,02                     | 155 043        | 4 001   | 2,58                     | 1 246 772                    | 47 668  | 3,82                     |
| May .....           | 773 015          | 31 018  | 4,01                     | 118 673          | 5 993   | 5,05                     | 201 977        | 8 828   | 4,37                     | 149 416        | 3 809   | 2,55                     | 1 243 081                    | 49 648  | 3,99                     |
| June .....          | 775 969          | 33 114  | 4,27                     | 120 812          | 6 461   | 5,35                     | 204 336        | 8 711   | 4,26                     | 148 674        | 4 060   | 2,73                     | 1 249 791                    | 52 346  | 4,19                     |
| July .....          | 781 005          | 35 559  | 4,55                     | 122 241          | 6 592   | 5,39                     | 205 327        | 9 211   | 4,49                     | 147 466        | 4 314   | 2,93                     | 1 256 039                    | 55 676  | 4,43                     |
| August .....        | 787 040          | 38 838  | 4,93                     | 121 973          | 6 835   | 5,60                     | 206 487        | 8 834   | 4,28                     | 147 099        | 4 539   | 3,09                     | 1 262 599                    | 59 046  | 4,68                     |
| September .....     | 809 524          | 42 169  | 5,21                     | 121 573          | 7 010   | 5,77                     | 208 567        | 9 160   | 4,39                     | 140 870        | 4 534   | 3,22                     | 1 280 534                    | 62 873  | 4,91                     |
| October .....       | 814 856          | 45 666  | 5,60                     | 122 245          | 7 240   | 5,92                     | 206 439        | 9 283   | 4,50                     | 139 087        | 4 949   | 3,56                     | 1 282 627                    | 67 138  | 5,23                     |
| November .....      | 818 119          | 48 095  | 5,88                     | 123 860          | 7 250   | 5,85                     | 207 088        | 9 262   | 4,47                     | 142 380        | 5 163   | 3,63                     | 1 291 447                    | 69 770  | 5,40                     |
| December .....      | 819 422          | 51 127  | 6,24                     | 123 506          | 7 435   | 6,02                     | 206 360        | 9 856   | 4,78                     | 143 990        | 5 358   | 3,72                     | 1 293 278                    | 73 776  | 5,70                     |
| 2009: January ..... | 823 281          | 55 750  | 6,77                     | 123 633          | 7 684   | 6,22                     | 201 955        | 10 279  | 5,09                     | 144 659        | 5 814   | 4,02                     | 1 293 528                    | 79 527  | 6,15                     |
| February .....      | 825 736          | 60 083  | 7,28                     | 122 391          | 7 870   | 6,43                     | 200 634        | 10 437  | 5,20                     | 146 988        | 6 340   | 4,31                     | 1 295 749                    | 84 730  | 6,54                     |
| March .....         | 824 190          | 61 498  | 7,46                     | 123 976          | 8 040   | 6,49                     | 199 834        | 10 966  | 5,49                     | 145 994        | 6 860   | 4,70                     | 1 293 994                    | 87 364  | 6,75                     |
| April .....         | 830 121          | 65 075  | 7,84                     | 123 276          | 8 488   | 6,89                     | 197 685        | 11 454  | 5,79                     | 144 188        | 6 875   | 4,77                     | 1 295 270                    | 91 892  | 7,09                     |
| May .....           | 829 423          | 68 769  | 8,29                     | 123 272          | 8 941   | 7,25                     | 196 393        | 11 532  | 5,87                     | 142 966        | 7 306   | 5,11                     | 1 292 054                    | 96 548  | 7,47                     |
| June .....          | 829 885          | 69 816  | 8,41                     | 122 523          | 8 335   | 6,80                     | 195 668        | 12 242  | 6,26                     | 141 820        | 6 997   | 4,93                     | 1 289 896                    | 97 390  | 7,55                     |
| July .....          | 829 647          | 70 296  | 8,47                     | 122 059          | 8 530   | 6,99                     | 194 605        | 12 315  | 6,33                     | 140 213        | 7 346   | 5,24                     | 1 286 524                    | 98 487  | 7,66                     |
| August .....        | 830 353          | 71 667  | 8,63                     | 122 280          | 9 358   | 7,65                     | 193 964        | 12 388  | 6,39                     | 139 477        | 7 521   | 5,39                     | 1 286 074                    | 100 934 | 7,85                     |
| September .....     | 830 144          | 71 780  | 8,65                     | 122 337          | 9 519   | 7,78                     | 193 632        | 12 729  | 6,57                     | 136 522        | 7 727   | 5,66                     | 1 282 635                    | 101 755 | 7,93                     |
| October .....       | 830 912          | 72 225  | 8,69                     | 122 404          | 9 606   | 7,85                     | 192 594        | 12 534  | 6,51                     | 136 777        | 7 673   | 5,61                     | 1 282 687                    | 102 038 | 7,96                     |
| November .....      | 832 568          | 72 183  | 8,67                     | 121 461          | 9 308   | 7,66                     | 192 317        | 12 349  | 6,42                     | 137 328        | 8 145   | 5,93                     | 1 283 674                    | 101 985 | 7,94                     |
| December .....      | 833 700          | 72 390  | 8,68                     | 121 167          | 9 064   | 7,48                     | 192 679        | 12 870  | 6,68                     | 137 114        | 7 995   | 5,83                     | 1 284 660                    | 102 319 | 7,96                     |



**Table 22**

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

|                     | Retail mortgages |                    |                          | Revolving credit |         |                          | Retail other   |         |                          | SME retail     |         |                          | Total retail credit exposure |         |                          |
|---------------------|------------------|--------------------|--------------------------|------------------|---------|--------------------------|----------------|---------|--------------------------|----------------|---------|--------------------------|------------------------------|---------|--------------------------|
|                     | Total exposure   | Default (per cent) | Default ratio (per cent) | Total exposure   | Default | Default ratio (per cent) | Total exposure | Default | Default ratio (per cent) | Total exposure | Default | Default ratio (per cent) | Total exposure               | Default | Default ratio (per cent) |
| 2010: January ..... | 834 994          | 73 855             | 8,84                     | 121 205          | 8 893   | 7,34                     | 193 445        | 13 035  | 6,74                     | 135 777        | 7 538   | 5,55                     | 1 285 421                    | 103 321 | 8,04                     |
| February .....      | 835 655          | 74 662             | 8,93                     | 119 152          | 8 752   | 7,35                     | 191 713        | 13 009  | 6,79                     | 134 266        | 7 436   | 5,54                     | 1 280 786                    | 103 859 | 8,11                     |
| March .....         | 857 645          | 76 383             | 8,91                     | 120 494          | 8 719   | 7,24                     | 195 613        | 13 302  | 6,80                     | 133 238        | 7 494   | 5,62                     | 1 306 990                    | 105 898 | 8,10                     |
| April .....         | 859 149          | 77 309             | 9,00                     | 121 122          | 8 732   | 7,21                     | 195 280        | 13 539  | 6,93                     | 133 289        | 7 649   | 5,74                     | 1 308 840                    | 107 229 | 8,19                     |
| May .....           | 862 583          | 77 237             | 8,95                     | 120 781          | 8 779   | 7,27                     | 196 275        | 13 864  | 7,06                     | 133 130        | 7 650   | 5,75                     | 1 312 769                    | 107 530 | 8,19                     |
| June .....          | 860 800          | 76 721             | 8,91                     | 137 473          | 9 444   | 6,87                     | 189 576        | 12 763  | 6,73                     | 133 177        | 7 328   | 5,50                     | 1 321 026                    | 106 256 | 8,04                     |
| July .....          | 873 339          | 76 805             | 8,79                     | 136 185          | 8 951   | 6,57                     | 181 269        | 12 147  | 6,70                     | 131 864        | 7 424   | 5,63                     | 1 322 657                    | 105 327 | 7,96                     |
| August .....        | 875 746          | 76 650             | 8,75                     | 136 926          | 8 994   | 6,57                     | 184 031        | 12 237  | 6,65                     | 122 393        | 6 718   | 5,49                     | 1 319 096                    | 104 599 | 7,93                     |
| September .....     | 883 133          | 76 694             | 8,68                     | 135 919          | 8 852   | 6,51                     | 169 190        | 10 959  | 6,48                     | 125 845        | 6 859   | 5,45                     | 1 314 087                    | 103 364 | 7,87                     |
| October .....       | 883 930          | 75 636             | 8,56                     | 135 020          | 8 757   | 6,49                     | 170 847        | 10 883  | 6,37                     | 125 448        | 7 330   | 5,84                     | 1 315 245                    | 102 606 | 7,80                     |
| November .....      | 859 774          | 76 753             | 8,93                     | 124 383          | 8 179   | 6,58                     | 173 194        | 10 864  | 6,27                     | 126 648        | 6 470   | 5,11                     | 1 283 999                    | 102 266 | 7,96                     |
| December .....      | 860 234          | 74 574             | 8,67                     | 126 713          | 8 087   | 6,38                     | 174 517        | 10 783  | 6,18                     | 129 001        | 6 453   | 5,00                     | 1 290 465                    | 99 897  | 7,74                     |



**Table 23**  
**Turnover in derivative contracts (R millions)**

|                     | Interest rate contracts | Foreign-exchange contracts | Equity and indices | Commodities | Other | Total     |
|---------------------|-------------------------|----------------------------|--------------------|-------------|-------|-----------|
| 2008: January ..... | 2 375 777               | 2 963 525                  | 159 099            | 31 229      | 0     | 5 529 630 |
| February.....       | 1 600 462               | 2 511 147                  | 151 402            | 42 747      | 0     | 4 305 758 |
| March.....          | 1 411 726               | 2 852 877                  | 349 336            | 395 856     | 0     | 5 009 795 |
| April.....          | 2 423 336               | 2 900 230                  | 110 058            | 951 477     | 0     | 6 385 101 |
| May.....            | 2 218 492               | 2 721 892                  | 78 983             | 36 248      | 6     | 5 055 621 |
| June.....           | 2 775 913               | 3 721 087                  | 218 234            | 64 586      | 6     | 6 779 826 |
| July .....          | 3 202 101               | 3 015 297                  | 166 201            | 39 276      | 6     | 6 422 881 |
| August .....        | 3 285 111               | 2 838 070                  | 121 895            | 13 628      | 6     | 6 258 710 |
| September .....     | 2 884 335               | 4 036 946                  | 325 170            | 62 505      | 0     | 7 308 956 |
| October.....        | 3 386 828               | 3 942 806                  | 163 910            | 43 246      | 0     | 7 536 790 |
| November .....      | 2 700 391               | 3 126 682                  | 124 755            | 46 036      | 0     | 5 997 864 |
| December .....      | 1 641 915               | 2 693 662                  | 223 253            | 44 772      | 0     | 4 603 602 |
| 2009: January ..... | 2 497 180               | 2 799 491                  | 110 481            | 34 196      | 0     | 5 441 348 |
| February.....       | 3 453 779               | 3 047 383                  | 135 862            | 28 773      | 0     | 6 665 797 |
| March.....          | 2 746 045               | 3 168 625                  | 802 074            | 17 606      | 0     | 6 734 350 |
| April.....          | 1 450 428               | 2 475 823                  | 107 477            | 11 078      | 15    | 4 044 821 |
| May.....            | 3 986 003               | 3 310 685                  | 212 703            | 93 674      | 0     | 7 603 065 |
| June.....           | 2 102 300               | 3 432 714                  | 396 416            | 77 195      | 0     | 6 008 625 |
| July .....          | 2 346 090               | 3 258 520                  | 311 235            | 61 745      | 0     | 5 977 590 |
| August .....        | 1 893 724               | 3 187 376                  | 315 013            | 34 860      | 0     | 5 430 973 |
| September .....     | 2 144 980               | 3 123 440                  | 382 897            | 48 411      | 0     | 5 699 728 |
| October.....        | 2 490 072               | 3 600 014                  | 300 604            | 32 232      | 0     | 6 422 922 |
| November .....      | 2 768 693               | 3 399 497                  | 278 397            | 42 879      | 0     | 6 489 466 |
| December .....      | 1 113 634               | 2 782 712                  | 347 758            | 54 379      | 0     | 4 298 483 |
| 2010: January ..... | 1 881 922               | 2 606 768                  | 275 623            | 39 730      | 0     | 4 804 043 |
| February.....       | 1 780 949               | 2 684 843                  | 272 905            | 117 249     | 0     | 4 855 946 |
| March.....          | 1 883 661               | 2 994 448                  | 470 415            | 80 529      | 0     | 5 429 053 |
| April.....          | 1 691 643               | 2 759 922                  | 276 713            | 66 563      | 0     | 4 794 841 |
| May.....            | 1 893 164               | 2 950 667                  | 334 192            | 104 071     | 0     | 5 282 094 |
| June.....           | 1 702 489               | 3 147 690                  | 397 687            | 127 561     | 0     | 5 375 427 |
| July .....          | 2 263 487               | 2 994 471                  | 238 671            | 118 895     | 0     | 5 615 524 |
| August .....        | 2 482 884               | 3 500 161                  | 247 732            | 113 909     | 0     | 6 344 686 |
| September .....     | 2 539 810               | 3 224 186                  | 391 533            | 180 006     | 0     | 6 335 535 |
| October.....        | 2 736 265               | 3 069 319                  | 349 253            | 118 663     | 0     | 6 273 500 |
| November .....      | 3 747 914               | 3 676 266                  | 297 507            | 40 119      | 0     | 7 761 806 |
| December .....      | 1 586 718               | 3 104 766                  | 424 226            | 45 884      | 0     | 5 161 594 |

**Table 24**  
**Effective net open foreign-currency position (US\$ millions)**

|                     | Total foreign-currency assets | Total foreign-currency liabilities | Net spot position | Commitments to purchase foreign currency | Commitments to sell foreign currency | Mismatched forward commitments | Effective net open foreign-currency position |
|---------------------|-------------------------------|------------------------------------|-------------------|--|--------------------------------------|--------------------------------|--|
| 2008: January ..... | 36 540                        | 20 357                             | 16 183            | 305 256                                  | 321 324                              | -16 068                        | 115  |
| February.....       | 28 710                        | 18 916                             | 9 794             | 270 533                                  | 280 108                              | -9 575                         | 219  |
| March.....          | 32 951                        | 19 477                             | 13 474            | 289 346                                  | 302 664                              | -13 318                        | 156  |
| April.....          | 29 023                        | 20 315                             | 8 708             | 281 622                                  | 290 004                              | -8 382                         | 326  |
| May.....            | 27 474                        | 19 827                             | 7 647             | 286 914                                  | 294 281                              | -7 367                         | 280  |
| June.....           | 27 426                        | 19 810                             | 7 616             | 289 964                                  | 297 312                              | -7 348                         | 268  |
| July .....          | 25 916                        | 19 854                             | 6 062             | 285 158                                  | 291 238                              | -6 080                         | -18  |
| August .....        | 24 535                        | 20 516                             | 4 019             | 294 417                                  | 297 912                              | -3 495                         | 524  |
| September .....     | 24 649                        | 19 825                             | 4 824             | 301 997                                  | 306 172                              | -4 175                         | 649  |
| October.....        | 26 955                        | 21 489                             | 5 466             | 315 138                                  | 320 347                              | -5 209                         | 257  |
| November .....      | 27 599                        | 21 920                             | 5 679             | 326 974                                  | 332 510                              | -5 536                         | 143  |
| December .....      | 26 043                        | 20 953                             | 5 090             | 316 061                                  | 321 051                              | -4 990                         | 100  |
| 2009: January ..... | 26 412                        | 21 912                             | 4 500             | 295 477                                  | 299 945                              | -4 468                         | 32   |
| February.....       | 26 686                        | 22 197                             | 4 489             | 296 353                                  | 300 633                              | -4 280                         | 209  |
| March.....          | 25 774                        | 21 602                             | 4 172             | 319 899                                  | 323 884                              | -3 985                         | 187  |
| April.....          | 25 152                        | 22 075                             | 3 077             | 305 876                                  | 308 839                              | -2 963                         | 114  |
| May.....            | 25 649                        | 20 630                             | 5 019             | 271 326                                  | 276 195                              | -4 869                         | 150  |
| June.....           | 26 936                        | 20 768                             | 6 168             | 259 093                                  | 265 070                              | -5 977                         | 191  |
| July .....          | 25 658                        | 19 962                             | 5 696             | 246 709                                  | 252 229                              | -5 520                         | 176  |
| August .....        | 26 928                        | 20 604                             | 6 324             | 235 816                                  | 242 046                              | -6 230                         | 94   |
| September .....     | 26 951                        | 20 574                             | 6 377             | 233 069                                  | 239 441                              | -6 372                         | 5  |
| October.....        | 26 975                        | 21 049                             | 5 926             | 242 748                                  | 248 481                              | -5 733                         | 193  |
| November .....      | 27 923                        | 21 484                             | 6 439             | 247 530                                  | 253 685                              | -6 155                         | 284  |
| December .....      | 27 567                        | 21 125                             | 6 442             | 231 185                                  | 237 449                              | -6 264                         | 178  |
| 2010: January ..... | 28 841                        | 22 118                             | 6 723             | 227 850                                  | 234 628                              | -6 778                         | -55  |
| February.....       | 29 082                        | 21 559                             | 7 523             | 231 909                                  | 239 166                              | -7 257                         | 266  |
| March.....          | 28 441                        | 21 414                             | 7 027             | 226 595                                  | 233 520                              | -6 925                         | 102  |
| April.....          | 27 482                        | 21 390                             | 6 092             | 222 824                                  | 229 128                              | -6 304                         | -212   |
| May.....            | 26 893                        | 20 847                             | 6 046             | 231 508                                  | 237 552                              | -6 044                         | 2  |
| June.....           | 27 473                        | 20 235                             | 7 238             | 226 851                                  | 234 177                              | -7 326                         | -88  |
| July .....          | 27 125                        | 20 764                             | 6 361             | 231 465                                  | 238 010                              | -6 545                         | -184   |
| August .....        | 29 009                        | 21 590                             | 7 419             | 243 972                                  | 251 516                              | -7 544                         | -125   |
| September .....     | 28 694                        | 21 360                             | 7 334             | 253 706                                  | 261 178                              | -7 472                         | -138   |
| October.....        | 27 669                        | 22 216                             | 5 453             | 265 782                                  | 271 564                              | -5 782                         | -329   |
| November .....      | 30 714                        | 22 833                             | 7 881             | 279 265                                  | 287 439                              | -8 174                         | -293   |
| December .....      | 32 664                        | 23 907                             | 8 757             | 269 817                                  | 278 662                              | -8 845                         | -88  |

## Appendix 7

### Circulars sent to banking institutions during 2010

|                           |   |
|---------------------------|---|
| Banks Act Circular 1/2010 | Status of previously issued circulars and directives  |
| Banks Act Circular 2/2010 | Interpretation of definition of default as outlined in regulation 65 of the Regulations relating to Banks |
| Banks Act Circular 3/2010 | Regulations relating to Banks and related matters   |
| Banks Act Circular 4/2010 | Basel Committee report to the G-20: Comprehensive response to the international financial crisis          |
| Banks Act Circular 5/2010 | Interpretation and application of criteria relating to the granularity for retail exposures               |
| Banks Act Circular 6/2010 | Interpretation and application of criteria relating to exposures secured by residential mortgage bonds    |

### Guidance notes sent to banking institutions during 2010

|                                |   |
|--------------------------------|---|
| Banks Act Guidance Note 1/2010 | Meetings to be held during the 2010 calendar year with audit committees and external auditors   |
| Banks Act Guidance Note 2/2010 | Meetings to be held during the 2010 calendar year with the boards of directors of banks and controlling companies   |
| Banks Act Guidance Note 3/2010 | Performing market risk hypothetical backtesting by internal models approach (IMA) banks   |
| Banks Act Guidance Note 4/2010 | Application process in respect of the proposed adoption of the internal ratings-based approach for the measurement of the bank's credit risk exposure in respect of positions held in the bank's banking book |

## 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 |
| 2008/12/19         | 31716  | "Ithala Limited" A wholly owned subsidiary of Ithala Development Finance Corporation Limited | 2011/12/31 |
| 1994/12/14         | 16167  | Mining houses  | Indefinite |
| 1994/12/14         | 16167  | Trade in securities and financial instruments  | Indefinite |
| 2008/01/01         | 30628  | Securitisation schemes   | Indefinite |

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

| 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 |
| 2008/08/22         | 31342  | Financial Service Co-operative | (dd)(i)      | 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 applications in terms of section 52 of the Banks Act, 1990 (Act No. 94 of 1990), for local banking groups to acquire or establish foreign interests for the period 1 January 2010 to 31 December 2010

| Name of controlling company | Date of approval | Name of interest (and percentage interest held, if not 100 per cent)   | Domicile       |
|-----------------------------|------------------|--|----------------|
| Absa Group Limited          | 2010/04/28       | Absa Capital Representative Office (Nigeria) (Pty) Limited   | Nigeria        |
| Absa Group Limited          | 2010/11/30       | Absa Life (Botswana) (Pty) Limited   | Botswana       |
| Absa Group Limited          | 2010/12/23       | Sociedade Interbancaria de Servicos de Moçambique (10 per cent)  | Mozambique     |
| FirstRand Limited           | 2010/01/07       | Xitimela Leasing (Mauritius) Limited (32,5 per cent)   | Mauritius      |
| FirstRand Limited           | 2010/03/31       | RMB Asset Management (Namibia) (Pty) Limited   | Namibia        |
| FirstRand Limited           | 2010/09/16       | First National Bank Tanzania Limited   | Tanzania       |
| FirstRand Limited           | 2010/09/28       | FirstRand Bank Representative Office (Kenya)   | Kenya          |
| FirstRand Limited           | 2010/09/29       | OGM Advisory (Pty) Limited   | Australia      |
| Investec Limited            | 2010/08/03       | Jupiter Mines Limited (16,3 per cent)  | Australia      |
| Investec Limited            | 2010/08/27       | Noble Mineral Resources Limited (3,3 per cent)   | Australia      |
| Investec plc*               | 2010/02/03       | ITS Trust Company Limited  | Switzerland    |
| Investec plc*               | 2010/03/15       | Leasedirect Finance Limited (75 per cent)  | United Kingdom |
| Investec plc*               | 2010/05/10       | Rensburg Sheppards plc (52,93 per cent) (The remaining shareholding of 47,07 per cent was acquired in 2005)                      | United Kingdom |
| Investec plc*               | 2010/05/10       | Investec Securities (Australia) Pty Limited  | Australia      |
| Investec plc*               | 2010/05/31       | Koutsouro Wind Energy SA   | Greece         |
| Investec plc*               | 2010/06/23       | MZL Investments (Pty) Limited  | Australia      |
| Investec plc*               | 2010/07/02       | Vocus Communications Limited (3,9 per cent)  | Australia      |
| Investec plc*               | 2010/07/07       | Chesser Resources Limited (0,0085 per cent)  | Australia      |
| Investec plc*               | 2010/08/20       | ITS Trust Company Limited (Geneva Branch)  | Switzerland    |
| Investec plc*               | 2010/08/20       | Experien Nominees (Pty) Limited  | Australia      |
| Investec plc*               | 2010/11/04       | Start Mortgages Holding Limited (33,58 per cent) (Another subsidiary of Investec plc already owns 66,42 per cent of the company) | United Kingdom |
| Investec plc*               | 2010/12/07       | Tudor Tree Properties Limited  | United Kingdom |
| Nedbank Limited             | 2010/03/12       | Payment Association of Lesotho (Pty) Limited   | Lesotho        |
| Nedbank Limited             | 2010/07/13       | Fairbairn Nominees (UK) Limited  | United Kingdom |
| Standard Bank Group Limited | 2010/04/28       | Liberty Holdco Nigeria Limited   | Nigeria        |
| Standard Bank Group Limited | 2010/04/28       | Total Health Trust Limited (51,22 per cent)  | Nigeria        |
| Standard Bank Group Limited | 2010/05/04       | Liberty Holdings Botswana (Pty) Limited  | Botswana       |
| Standard Bank Group Limited | 2010/05/10       | CIMB Standard Islamic Infrastructure Fund (General Partner) Limited (40 per cent)  | Malaysia       |
| Standard Bank Group Limited | 2010/05/18       | Casa do Pão de Queijo Brasil Soci ete Anonyme (50 per cent)  | Brazil         |
| Standard Bank Group Limited | 2010/06/30       | Payment Association of Lesotho (Pty) Limited (20 per cent)   | Lesotho        |

## Appendix 9

### Approval of applications in terms of section 52 of the Banks Act, 1990 (Act No. 94 of 1990), for local banking groups to acquire or establish foreign interests for the period 1 January 2010 to 31 December 2010 (continued)

| Name of controlling company | Date of approval | Name of interest (and percentage interest held, if not 100 per cent)     | Domicile   |
|-----------------------------|------------------|--|------------|
| Standard Bank Group Limited | 2010/08/19       | SU Turkish Private Equity Opportunities I, S.C.A., SICAR (61,7 per cent) | Luxembourg |
| Standard Bank Group Limited | 2010/10/08       | Standard Bank plc – Hong Kong Branch                                     | Hong Kong  |
| Standard Bank Group Limited | 2010/10/19       | Stanbic IBTC Trustees Limited  | Nigeria    |
| Standard Bank Group Limited | 2010/11/05       | Liberty Properties (Swaziland) (Pty) Limited                             | Swaziland  |

\* Applications in respect of Investec plc to establish or acquire foreign interests or subsidiaries were noted in terms of the conditions of approval in 2002 of the dually listed company structure

## Appendix 10

### Memoranda of understanding concluded between the Bank Supervision Department of the South African Reserve Bank and foreign supervisors as at 31 December 2010

| Domicile of foreign regulator<br>(listed alphabetically) |                      | Foreign banking supervisor   | Effective from    |
|--|----------------------|--|-------------------|
| 1  | Argentina            | Superintendencia de Entidades Financieras y Cambiarias (Central Bank of Argentina) | 18 August 2007    |
| 2  | Australia            | Australian Prudential Regulation Authority   | 4 July 2007       |
| 3  | China                | China Banking Regulatory Commission  | 17 November 2010  |
| 4  | Germany              | Bundesanstalt für<br>Finanzdienstleistungsaufsicht                                 | 13 August 2004    |
| 5  | Hong Kong            | Monetary Authority of Hong Kong  | 12 December 2006  |
| 6  | Ireland              | Irish Financial Services Regulatory Authority                                      | 21 July 2004      |
| 7  | Isle of Man          | Financial Supervision Commission of the Isle<br>of Man                             | 13 August 2001    |
| 8  | Jersey               | Jersey Financial Services Commission   | 11 June 2010      |
| 9  | Kenya                | Central Bank of Kenya  | 1 July 2010       |
| 10   | Lesotho              | Central Bank of Lesotho  | 27 August 2010    |
| 11   | Mauritius            | Bank of Mauritius  | 25 January 2005   |
| 12   | Namibia              | Bank Supervision Department of the Bank of<br>Namibia                              | 27 September 2004 |
| 13   | Netherlands          | The Netherlands Bank   | 23 March 2010     |
| 14   | Nigeria              | Central Bank of Nigeria  | 20 March 2008     |
| 15   | Swaziland            | Central Bank of Swaziland  | 18 June 2010      |
| 16   | Tanzania             | Bank of Tanzania   | 15 June 2010      |
| 17   | Uganda               | Bank of Uganda   | 15 June 2010      |
| 18   | United Arab Emirates | The Dubai Financial Services Authority   | 8 August 2009     |
| 19   | United Kingdom       | Financial Services Authority   | 21 July 2006      |

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

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

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

## Appendix 10

### Memoranda of understanding concluded between the Bank Supervision Department of the South African Reserve Bank and foreign supervisors as at 31 December 2010 (continued)

During the year under review the Department concluded eight new MoUs with foreign supervisors. A further nine MoUs were initiated during 2010, bringing the total number of MoUs in progress to 14. The pending MoUs are as follows:

| Domicile of foreign regulator (listed alphabetically) |                          | Foreign banking supervisor   |
|---|--------------------------|--|
| 1   | Bahrain                  | Central Bank of Bahrain  |
| 2   | Brazil                   | Department of Financial Surveillance and Information Management                                |
| 3   | Colombia                 | Superintendencia Financiera de Colombia  |
| 4   | France                   | French Banking Commission  |
| 5   | Ghana                    | The Banking Regulator  |
| 6   | Greece                   | The Banking Regulator  |
| 7   | India                    | The Reserve Bank of India  |
| 8   | Japan                    | Financial Services Agency  |
| 9   | Portugal                 | Banco de Portugal  |
| 10  | Singapore                | Monetary Authority of Singapore  |
| 11  | Taiwan                   | Financial Supervisory Commission of Taiwan   |
| 12  | Turkey                   | Banking Regulation and Supervisory Agency of Turkey  |
| 13  | United Arab Emirates     | Banking Supervision and Examination Department of the Central Bank of the United Arab Emirates |
| 14  | United States of America | Federal Reserve Bank of New York   |

### Africa

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

\* <http://www.sadc.int/sadc2010>