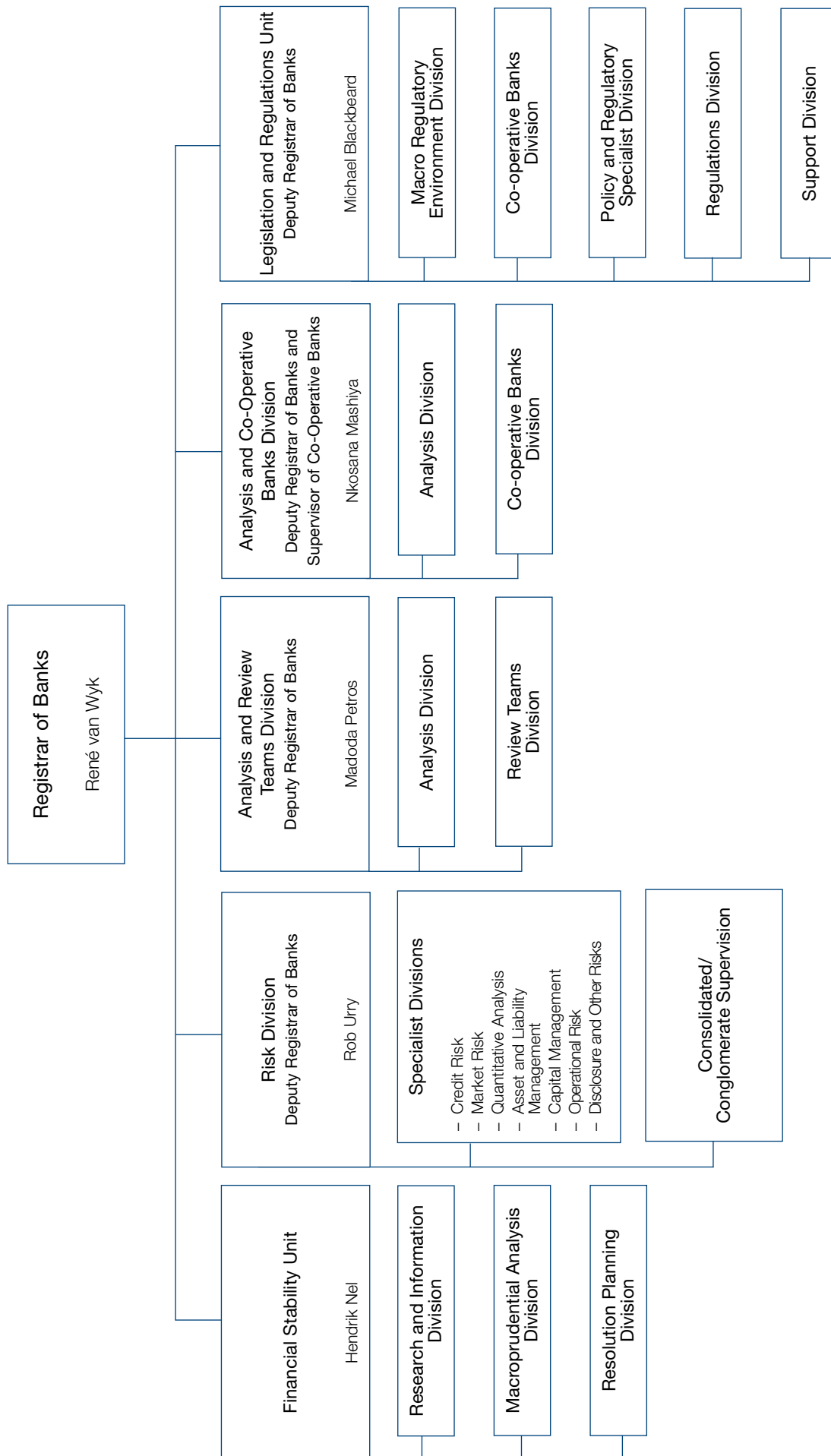


Appendices

Appendix 1

Organisational structure of the Bank Supervision Department



Appendix 1 (continued)

Total staff complement, vacancies and employment equity numbers

	31 December 2010	31 December 2011
Total job register (permanent positions).....	112	142
Total employed	103	123
Total vacancies	9	19
Employment equity: Race (target group – per cent)		
General management	36	42
Other staff.....	62	62
Employment equity: Gender (target group – per cent)		
General management	38	36
Other staff.....	74	71



Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2011

Registered banks

Institution	Address	Total assets at 31 December		Annual growth (per cent)
		2010 (R millions)	2011 (R millions)	
1 Absa Bank Limited	P O Box 7735, Johannesburg, 2000	670 623	725 679	8,21
2 African Bank Limited	Private Bag X170, Halfway House, 1685	37 977	49 236	29,65
3 Albaraka Bank Limited	P O Box 4395, Durban, 4000	2 819	3 238	14,83
4 Bidvest Bank Limited	P O Box 185, Johannesburg, 2000	2 500	4 062	62,53
5 Capitec Bank Limited	P O Box 12451, Die Boord, Stellenbosch, 7613	12 911	22 230	72,17
6 FirstRand Bank Limited	P O Box 650149, Benmore, 2010	616 912	665 525	7,88
7 Grindrod Bank Limited	P O Box 3211, Durban, 4000	2 466	3 481	41,16
8 Habib Overseas Bank Limited	P O Box 62369, Marshalltown, 2107	798	1 032	29,29
9 HBZ Bank Limited	P O Box 1536, Wandsbeck, 3631	2 467	3 530	43,09
10 Investec Bank Limited	P O Box 785700, Sandton, 2146	216 665	253 514	17,01
11 Mercantile Bank Limited	P O Box 782699, Sandton, 2146	6 263	6 136	-2,03
12 Nedbank Limited	P O Box 1144, Johannesburg, 2000	549 878	585 033	6,39
13 Sasfin Bank Limited	P O Box 95104, Grant Park, 2051	1 970	2 767	40,44
14 The South African Bank of Athens Limited	P O Box 7781, Johannesburg, 2000	1 245	1 653	32,78
15 The Standard Bank of South Africa Limited	P O Box 7725, Johannesburg, 2000	808 732	889 250	9,96
16 UBank Limited (formerly known as Teba Bank Limited)	Private Bag X101, Sunninghill, 2157	3 584	3 586	0,05

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2011 (continued)

Registered mutual banks

Institution	Address	Total assets at 31 December		Annual growth (per cent)
		2010 (R millions)	2011 (R millions)	
1 GBS Mutual Bank	P O Box 114, Grahamstown, 6140	780	848	8,70
2 VBS Mutual Bank	P O Box 3618, Makhado, 0920	252	265	5,08

Registered local branches of foreign banks

Institution	Address	Total assets at 31 December		Annual growth (per cent)
		2010 (R millions)	2011 (R millions)	
1 Bank of Baroda	Premises No.14, 2nd floor, Sandton City Twin Towers, (East Wing), Sandton, 2196	475	957	101,55
2 Bank of China Limited Johannesburg Branch (trading as Bank of China Johannesburg Branch)	P O Box 782616, Sandton, 2146	5 008	8 082	61,38
3 Bank of Taiwan South Africa Branch	P O Box 1999, Parklands, 2121	913	1 272	39,36
4 China Construction Bank Corporation – Johannesburg Branch	Private Bag X10007, Sandton, 2146	6 895	11 316	64,14
5 Citibank NA	P O Box 1800, Saxonwold, 2132	44 110	45 813	3,86
6 Credit Agricole Corporate and Investment Bank	P O Box 527, Melrose Arch, 2076	21 029	7 271	-65,42
7 Deutsche Bank AG	Private Bag X9933, Sandton, 2146	37 998	24 495	-35,53
8 JPMorgan Chase Bank, NA (Johannesburg Branch)	Private Bag X9936, Sandton, 2146	29 260	28 300	-3,28
9 Société Générale Johannesburg Branch	P O Box 6872, Johannesburg, 2000	7 858	11 569	47,23
10 Standard Chartered Bank (Johannesburg Branch)	P O Box 782080, Sandton, 2146	16 113	20 314	26,07
11 State Bank of India	P O Box 2538, Saxonwold, 2132	2 070	1 745	-15,72
12 The Hongkong and Shanghai Banking Corporation Limited	Private Bag X785434, Sandton, 2146	14 450	25 375	75,60
13 The Royal Bank of Scotland NV (formerly known as ABN AMRO Bank NV)	P O Box 78769, Sandton, 2146	337	-	-



Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2011 (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 2011 to 31 December 2011

Name changes

Previous name	New name	Date of change
1 Calyon Corporate and Investment Bank – South Africa Branch	Credit Agricole Corporate and Investment Bank – South Africa Branch	20 April 2011

Cancellation of registration

Institution	Date of order
1 The Royal Bank of Scotland NV	31 January 2011

Appendix 4

Registered controlling companies as at 31 December 2011

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

Appendix 5

Foreign banks with approved local representative offices

Institution	Address
1 AfrAsia Bank Limited	P O Box 55351, Northlands, 2116
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 America, National Association	P O Box 651987, Benmore, 2010
8 Bank of Cyprus Group	P O Box 652176, Benmore, 2010
9 Bank of India	P O Box 653589, Benmore, 2010
10 Barclays Bank plc	P O Box 1542, Saxonwold, 2132
11 Barclays Private Clients International Limited	P O Box 1542, Saxonwold, 2132
12 BNP Paribas Johannesburg	P O Box 52897, Saxonwold, 2132
13 Commerzbank AG Johannesburg	Le Val-North Block, Ground Floor, 45 Jan Smuth Avenue, Cnr The Valley Road, Westcliff, 2193
14 Credit Suisse AG	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 Industrial and Commercial Bank of China African Representative Office	P O Box 40, Cape Town, 8000
25 KFW IpeX-Bank GMBH	P O Box 2402, Saxonwold, 2132
26 Lloyds TSB Offshore Limited	Private Bank X25, Northlands, 2116
27 Millenium BCP	P O Box 273, Bruma, 2026
28 National Bank of Egypt	P O Box 55402, Northlands, 2116
29 Natixis Southern Africa Representative Office	Postnet Suite 352, Private Bag X1, Melrose Arch, 2076
30 Royal Bank of Scotland International Limited	5 Merchant Place, 9 Fredman Drive, Sandton, 2196
31 Société Générale Representative Office for Southern Africa	P O Box 2805, Saxonwold, 2132
32 Sumitomo Mitsui Banking Corporation	Building Four, 1st floor, Commerce Square, 39 Rivonia Road, Sandhurst, Sandton, 2196
33 The Bank of New York, Mellon	Postnet Suite 100, Private Bag X43, Sunninghill, 2157



Appendix 5

Foreign banks with approved local representative offices (continued)

Institution	Address
34 The Bank of Tokyo-Mitsubishi, UFJ Limited	P O Box 78519, Sandton, 2146
35 The Mauritius Commercial Bank Limited	P O Box 3009, Parklands, 2121
36 The Representative Office for Southern and Eastern Africa of the Export-Import Bank of China	Postnet Suite 158, Private Bag X91-BE, Benmore, 2010
37 The Royal Bank of Scotland N.V.	P O Box 78769, Sandton, 2146
38 UBS AG	P O Box 652863, Benmore, 2010
39 Unicredit Bank AG	P O Box 1483, Parklands, 2121
40 Union Bank of Nigeria plc	P O Box 653125, Benmore, 2010
41 Vnesheconombank	P O Box 413742, Craighall, 2024
42 Wells Fargo Bank National Association	P O Box 3091, Saxonwold, 2132
43 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 2011 there were 43 representative offices (ROs) operating in South Africa, emanating from 22 countries.

2. Change in status of ROs during 2011

2.1 During the year under review the following RO was deregistered:

- i. Credit Suisse Securities (Europe) Limited.

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

- i. Bank of America, National Association;
- ii. The Royal Bank of Scotland NV; and
- iii. Industrial and Commercial Bank of China African Representative Office.

3. Supervisory approach

The following key activities took place during the period under review in order to ensure that the Department fulfils its responsibilities in terms of the RO Regulations:

- 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

Banks Act Circulars issued in 2011

C5/2011	Disclosure of capital-related information
C4/2011	Meetings to be held during the 2011 calendar year with boards of directors
C3/2011	The use of mapping tables by banks, controlling companies and branches of foreign institutions by converting national scale ratings to international scale ratings for the calculation of minimum required capital and reserve funds related to credit risk
C2/2011	Eligible institutions approved by the Registrar of Banks
C1/2011	Status of previously issued circulars

Banks Act Directives issued in 2011

D5/2011	Exemption from certain minimum disclosure requirements pertaining to branches of foreign institutions
D4/2011	Matters related to capital floors
D3/2011	Investments, and loans and advances by controlling companies: section 50 of the Banks Act, 1990
D2/2011	Reporting daily value-at-risk amounts for market risk using specified items of the form BA 325
D1/2011	Matters related to securitisation vehicles

Banks Act Guidance Notes issued in 2011

G4/2011	Matters related to parallel reporting on amended regulatory forms
G3/2011	Covered bonds
G2/2011	Meetings to be held during the 2011 calendar year with audit committees and external auditors
G1/2011	Status of previously issued guidance notes

Appendix 7

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 8

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 2011 to 31 December 2011

Name of controlling company	Date of approval	Name of interest (and percentage interest held, if not 100 per cent)	Domicile
Absa Group Limited	2011-07-27	Global Alliance Seguros Sociedade Anônima	Mozambique
Absa Group Limited	2011-09-16	Overlook at Sugerloaf Incorporated	United States of America
FirstRand Limited	2011-01-21	Sociedade Interbancaria de Servicos de Mozambique (2,45 per cent)	Mozambique
FirstRand Limited	2011-03-15	FirstRand Bank Limited Beijing Representative Office	China
FirstRand Limited	2011-05-16	Society for Worldwide Interbank Financial Telecommunication (one share)	Zambia
FirstRand Limited	2011-06-27	RMB Namibia (Pty) Limited	Namibia
FirstRand Limited	2011-07-06	Telluride Investment Trust II (49 per cent)	Australia
FirstRand Limited	2011-07-06	Homecare Services Holdings (Pty) Limited	Australia
FirstRand Limited	2011-08-31	Branch network of Finance Bank Zambia Limited	Zambia
FirstRand Limited	2011-09-23	RMB Nigeria Limited	Nigeria
FirstRand Limited	2011-09-29	Placard Holdings (Pty) Limited (49,9 per cent)	Australia
Investec Limited	2011-02-02	Investec Capital Partners Sociedade Anônima (51 per cent)	Angola
Investec Limited	2011-09-23	Telligent Systems Incorporated (3,27 per cent)	United States of America
Investec plc*	2011-02-22	Wherry Road Norwich Propco Limited	United Kingdom
Investec plc*	2011-03-18	Access Capital Limited	United Kingdom
Investec plc*	2011-03-22	Torteval Funding LLP	Guernsey
Investec plc*	2011-04-15	Investec Power Holdings incorporated – two subsidiaries, namely (i) Mount Cone Wind Farm (Pty) Limited and (ii) Mount Lock Wind Farm (Pty) Limited; – two associate trusts, namely (i) Mount Cone Wind Farm Trust and (ii) Mount Lock Wind Farm Trust; – two trustees, namely (i) Mount Cone Wind Farm Trustee (Pty) Limited and (ii) Mount Lock Wind Farm Trustee (Pty) Limited; and – two operating companies, namely (i) Mount Cone Wind Farm Operating Company (Pty) Limited and (ii) Mount Lock Wind Farm Operating Company (Pty) Limited	Australia
Investec plc*	2011-07-21	Investec Capital Markets Limited (previously known as Silversmart Hong Kong Limited)	Hong Kong
Investec plc*	2011-07-28	Rontec Investments LLP (45 per cent)	United Kingdom
Investec plc*	2011-07-28	WPE Holdings (Pty) Limited (30 per cent)	Australia
Investec plc*	2011-08-16	Conrad Phoenix (Canada Water) Limited	United Kingdom
Investec plc*	2011-08-16	Lavomer Riah Holdings (Pty) Limited (16,03 per cent)	Australia
Investec plc*	2011-08-16	Neontar Limited and Principal Finance Capital Limited	Ireland
Investec plc*	2011-08-19	GIR Industries LLP (33,3 per cent)	United Kingdom
Investec plc*	2011-08-19	Farsound Engineering Limited (24 per cent)	United Kingdom



Appendix 8

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 2011 to 31 December 2011 (continued)

Name of controlling company	Date of approval	Name of interest (and percentage interest held, if not 100 per cent)	Domicile
Investec plc*	2011-09-08	The Evolution Group plc	United Kingdom
Nedbank Group Limited	2011-01-05	Nedzim Limited	United Kingdom
Sasfin Holdings Limited	2011-07-15	SasCred Financial Services Limited	Jersey
Standard Bank Group Limited	2011-03-01	Plato Finansal Danışmanlık Servisleri Anonim Şirketi	Turkey
Standard Bank Group Limited	2011-02-01	Liberty Holdings Zambia (Pty) Limited	Zambia
Standard Bank Group Limited	2011-02-01	Liberty Properties (Zambia) (Pty) Limited	Zambia
Standard Bank Group Limited	2011-02-15	CFC Stanbic Financial Services Limited – Uganda Branch	Uganda
Standard Bank Group Limited	2011-02-15	CFC Stanbic Financial Services Limited – Rwanda Branch	Rwanda
Standard Bank Group Limited	2011-03-18	Standard Bank Plc – Isle of Man Branch	Isle of Man
Standard Bank Group Limited	2011-03-23	Standard Bank Bureau de Change Limited, Malawi	Malawi
Standard Bank Group Limited	2011-02-15	Sociedade Interbancaria de Servicos de Mocambique	Mozambique
Standard Bank Group Limited	2011-03-10	Standard Bank – Management Company of Pension Funds Sociedade Anônima.	Mozambique
Standard Bank Group Limited	2011-05-30	Empresa Interbancaria Serviços Sociedade Anonima	Angola
Standard Bank Group Limited	2011-08-04	Standard Securities Zambia Limited	Zambia
Standard Bank Group Limited	2011-11-21	CfC Stanbic Bank Limited – South Sudan Branch	Republic of South Sudan

* All expansions undertaken by Investec plc were noted by the Department in terms of the 2002 conditions of approval applicable to the dual-listed company structure

Appendix 9

Memoranda of understanding concluded between the Bank Supervision Department of the South African Reserve Bank and foreign supervisors as at 31 December 2011

Domicile of foreign regulator (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 Finanzdienstleistungsaufsicht	13 August 2004
5	Ghana	Bank of Ghana	26 October 2011
6	Hong Kong	Monetary Authority of Hong Kong	12 December 2006
7	India	Reserve Bank of India	21 October 2011
8	Ireland	Irish Financial Services Regulatory Authority	21 July 2004
9	Isle of Man	Financial Supervision Commission of the Isle of Man	13 August 2001
10	Jersey	Jersey Financial Services Commission	11 June 2010
11	Kenya	Central Bank of Kenya	1 July 2010
12	Lesotho	Central Bank of Lesotho	27 August 2010
13	Mauritius	Bank of Mauritius	25 January 2005
14	Mozambique	Banco de Moçambique	22 September 2011
15	Namibia	Bank Supervision Department of the Bank of Namibia	27 September 2004
16	Netherlands	The Nederlandsche Bank	23 March 2010
17	Nigeria	Central Bank of Nigeria	20 March 2008
18	Republic of South Sudan	Bank of South Sudan	14 November 2011
19	Swaziland	Central Bank of Swaziland	18 June 2010
20	Tanzania	Bank of Tanzania	15 June 2010
21	Uganda	Bank of Uganda	15 June 2010
22	United Arab Emirates	The Dubai Financial Services Authority	8 August 2009
23	United Kingdom	Financial Services Authority	21 July 2006

The purpose of a memorandum of understanding (MoU) is to provide a formal basis for bilateral working relationships 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 crisis.

Appendix 9

Memoranda of understanding concluded between the Bank Supervision Department of the South African Reserve Bank and foreign supervisors as at 31 December 2011 (continued)

During the year under review the Department concluded four new MoUs with foreign supervisors. MoUs with the following foreign supervisors are in the process of negotiation:

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	Greece	The Banking Regulator
6	Japan	Financial Services Agency
7	Portugal	Banco de Portugal
8	Singapore	Monetary Authority of Singapore
9	Taiwan	Financial Supervisory Commission of Taiwan
10	Turkey	Banking Regulation and Supervisory Agency of Turkey
11	United Arab Emirates	Banking Supervision and Examination Department of the Central Bank of the United Arab Emirates
12	United States of America	Federal Reserve Bank of New York
13	Zambia	Bank of Zambia

Africa

The 14 Heads of State or Government of the SADC have signed a Protocol on Finance and Investment (PFI).¹ 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, the Republic of Seychelles, the Republic of South Africa, the Kingdom of Swaziland, the United Republic of Tanzania, the Republic of Zambia and the Republic of Zimbabwe.

¹ Available at <http://www.sadc.int/english/regional-integration/tifi/investment/database/key-documents/>.

Appendix 10

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 balances with the central bank	Short-term negotiable securities	Loans and advances to customers	Investment and trading securities	Derivative financial instruments	Other assets	Total assets
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	3 142 548
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	3 077 058
June.....	64 779	149 221	2 209 475	155 690	356 820	84 788	3 020 773
July	63 398	149 195	2 236 154	166 082	328 473	81 685	3 024 987
August	64 865	153 975	2 234 131	161 131	321 992	83 320	3 019 414
September	66 219	159 784	2 214 190	167 583	308 777	83 684	3 000 236
October.....	61 037	166 406	2 227 957	170 584	293 744	76 772	2 996 500
November	67 688	164 725	2 214 449	179 832	289 429	81 402	2 997 524
December	65 839	163 824	2 205 150	186 009	265 513	81 073	2 967 409
2010: January	64 295	163 080	2 210 100	186 489	257 510	89 091	2 970 564
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	3 025 032
April.....	69 137	167 348	2 224 357	217 664	229 704	92 697	3 000 908
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	3 009 449
July	70 591	172 901	2 258 369	195 525	261 440	114 901	3 073 728
August	71 744	177 909	2 277 778	199 983	268 922	103 506	3 099 841
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	74 490	173 773	2 256 961	210 943	274 789	135 444	3 126 400
2011: January	68 299	167 894	2 256 270	216 819	216 039	130 156	3 055 477
February.....	68 985	170 246	2 267 952	226 910	217 003	123 230	3 074 325
March.....	76 348	167 285	2 271 068	230 320	215 958	115 508	3 076 486
April.....	75 985	171 508	2 259 492	229 327	240 563	119 744	3 096 619
May.....	74 059	178 171	2 278 473	232 279	192 666	118 399	3 074 047
June.....	78 784	185 382	2 306 324	234 045	189 573	125 537	3 119 645
July	75 489	191 684	2 312 773	230 682	209 500	132 058	3 152 185
August	81 140	195 709	2 369 153	236 194	263 262	138 708	3 284 166
September	80 998	200 355	2 373 161	243 274	336 990	136 804	3 371 582
October.....	77 969	214 494	2 393 712	241 736	311 890	138 193	3 377 994
November	81 895	213 439	2 445 288	244 679	316 340	143 037	3 444 679
December	88 695	208 844	2 461 140	241 387	278 885	129 594	3 408 544



Table 2

Composition of loans and advances to customers (R millions)

	Home loans	Commercial mortgages	Credit cards	Lease and instalment debtors	Overdrafts	Term loans	Other	Less: Credit impairments	Loans and advances to customers
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	2 272 686
March.....	776 894	211 317	57 170	249 005	119 352	402 757	512 521	44 866	2 284 151
April.....	777 334	211 910	57 493	247 122	118 831	374 902	480 813	46 206	2 222 197
May.....	778 148	212 583	57 713	245 657	112 649	381 305	478 651	47 460	2 219 244
June.....	779 262	213 136	56 428	243 785	117 457	365 515	481 927	48 036	2 209 475
July	779 636	212 585	56 253	242 207	117 680	374 537	502 440	49 184	2 236 154
August	781 539	213 375	56 701	240 432	111 653	382 178	498 472	50 218	2 234 131
September	782 944	213 695	56 881	239 471	107 749	369 609	495 205	51 363	2 214 190
October.....	784 901	214 565	56 864	238 900	108 109	375 030	502 048	52 461	2 227 957
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	2 210 100
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	2 227 331
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	2 245 152
June.....	803 026	222 662	55 963	237 366	98 198	367 104	523 041	55 198	2 252 163
July	806 518	224 125	55 735	238 660	95 443	360 071	532 827	55 011	2 258 369
August	815 664	226 220	55 960	238 953	100 645	362 518	532 902	55 085	2 277 778
September	817 490	226 467	56 407	239 598	104 240	348 243	554 532	56 195	2 290 781
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	96 814	354 819	517 392	55 367	2 256 961
2011: January	818 310	227 413	56 971	243 360	104 800	368 013	493 264	55 860	2 256 270
February.....	821 148	228 059	57 830	244 697	107 173	362 180	502 639	55 776	2 267 952
March.....	821 522	225 912	57 674	246 486	109 254	353 908	511 998	55 688	2 271 068
April.....	821 653	227 624	58 438	247 013	111 255	355 257	493 966	55 714	2 259 492
May.....	823 130	231 439	58 901	247 848	106 953	370 447	495 676	55 920	2 278 473
June.....	823 839	234 289	59 188	249 728	107 814	384 985	501 794	55 312	2 306 324
July	823 314	234 963	59 497	251 176	105 608	371 297	521 686	54 768	2 312 773
August	824 552	234 991	59 782	249 152	104 232	385 814	565 397	54 767	2 369 153
September	825 680	238 545	60 274	251 526	109 579	396 207	546 010	54 659	2 373 161
October.....	825 918	238 775	60 922	253 456	112 349	402 257	554 594	54 561	2 393 712
November	826 648	239 332	61 628	256 039	108 746	426 810	580 191	54 106	2 445 288
December	826 908	239 920	61 964	259 472	111 092	436 833	579 539	54 588	2 461 140

Table 3
Composition of other loans (R millions)

	Loans granted/ deposits placed under resale agreements	Redeemable preference shares	Factoring accounts	Trade, other bills and bankers' acceptances	Bank intra-group balances	Other	Total
2009: January	99 296	56 201	2 165	4 439	180 364	206 690	549 155
February.....	85 813	55 421	2 274	4 245	178 474	197 487	523 714
March.....	85 229	54 072	2 533	3 427	168 701	198 560	512 521
April.....	76 082	54 575	2 228	2 943	154 385	190 600	480 813
May.....	81 081	54 697	2 150	2 955	145 198	192 570	478 651
June.....	86 129	54 793	1 974	3 877	143 936	191 219	481 927
July	90 624	55 884	1 827	3 808	149 872	200 425	502 440
August	93 775	57 014	3 732	3 470	150 732	189 749	498 472
September	88 852	56 841	3 806	3 537	149 479	192 689	495 205
October.....	87 093	57 632	4 293	3 302	161 360	188 367	502 048
November	79 009	57 346	4 064	3 328	142 852	194 909	481 507
December	79 833	57 126	3 689	3 796	144 506	184 669	473 618
2010: January	77 357	56 386	3 753	3 809	142 119	193 097	476 522
February.....	81 488	57 203	3 635	3 705	143 058	208 283	497 371
March.....	82 827	56 548	4 648	3 009	159 114	198 899	505 045
April.....	87 809	57 022	4 003	3 358	148 851	206 909	507 951
May.....	97 438	55 374	4 076	4 014	146 004	208 857	515 764
June.....	104 507	58 430	4 252	4 039	144 468	207 345	523 041
July	92 657	58 124	4 865	3 888	142 277	231 016	532 827
August	97 565	57 598	4 702	4 177	143 361	225 499	532 902
September	95 631	57 537	5 402	3 987	146 234	245 742	554 532
October.....	91 527	56 817	5 881	3 801	98 062	274 116	530 204
November	98 935	59 640	5 627	3 731	90 624	276 006	534 562
December	107 173	54 820	5 867	3 659	92 330	253 544	517 392
2011: January	84 556	54 655	5 251	3 758	96 190	248 853	493 264
February.....	87 532	55 423	4 971	3 582	92 457	258 674	502 639
March.....	90 090	59 047	5 950	4 217	82 672	270 022	511 998
April.....	93 135	57 402	5 937	4 390	86 422	246 681	493 966
May.....	94 133	54 761	5 497	5 247	84 719	251 319	495 676
June.....	88 829	57 816	5 830	4 825	79 107	265 386	501 794
July	87 790	63 257	6 302	6 105	87 491	270 741	521 686
August	109 437	64 124	9 105	7 892	83 100	291 740	565 397
September	88 861	63 679	9 616	9 272	88 488	286 094	546 010
October.....	85 542	68 598	10 071	7 933	72 934	309 516	554 594
November	89 703	68 243	10 359	9 073	94 178	308 633	580 191
December	84 218	68 222	10 632	3 726	91 431	321 311	579 539



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
2009: January	2 393 828	496 338	67 784	64 352	3 022 302
February.....	2 381 514	451 698	67 355	58 806	2 959 374
March.....	2 418 152	420 015	67 491	59 291	2 964 949
April.....	2 359 798	408 546	68 085	54 481	2 890 910
May.....	2 362 834	405 539	67 626	56 877	2 892 877
June.....	2 356 363	355 167	67 006	55 905	2 834 441
July	2 374 389	333 934	71 449	57 002	2 836 774
August	2 373 195	327 755	73 525	56 853	2 831 328
September	2 367 922	313 159	72 626	55 436	2 809 142
October.....	2 382 842	294 389	73 387	53 157	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	2 800 649
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	2 918 010
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	2 487 970	280 127	87 739	49 451	2 905 286
2011: January	2 464 451	219 416	87 675	60 382	2 831 924
February.....	2 475 979	220 458	88 677	65 221	2 850 335
March.....	2 481 162	221 315	91 788	56 969	2 851 234
April.....	2 480 615	241 555	92 328	55 976	2 870 474
May.....	2 498 216	195 354	92 691	58 349	2 844 610
June.....	2 541 906	189 565	95 496	61 541	2 888 508
July	2 552 807	209 589	96 940	58 231	2 917 566
August	2 615 846	260 015	98 046	73 819	3 047 726
September	2 619 103	351 121	98 992	65 235	3 134 451
October.....	2 644 662	326 943	100 478	65 179	3 137 262
November	2 707 447	329 191	98 727	64 587	3 199 951
December	2 710 069	295 917	101 047	53 648	3 160 681

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
2009: January	388 627	112 110	518 452	605 983	414 460	253 285	100 911	2 393 828
February.....	380 625	113 793	506 585	596 527	434 029	246 435	103 520	2 381 514
March.....	402 013	114 984	516 611	606 064	427 675	237 683	113 121	2 418 152
April.....	385 683	116 553	524 898	594 592	427 414	216 969	93 688	2 359 798
May.....	380 088	117 107	545 073	595 448	412 119	217 545	95 454	2 362 834
June.....	403 025	117 578	531 844	564 944	409 339	226 809	102 825	2 356 363
July	398 592	118 969	519 554	593 136	403 483	224 465	116 189	2 374 389
August	397 305	118 436	435 603	677 092	405 017	223 290	116 451	2 373 195
September	394 829	117 367	424 320	666 361	410 865	234 481	119 699	2 367 922
October.....	395 598	118 457	427 620	655 181	417 358	248 233	120 395	2 382 842
November	400 285	120 482	432 234	644 402	416 540	250 542	114 514	2 378 999
December	397 831	120 250	424 498	648 978	426 487	247 618	99 971	2 365 632
2010: January	391 826	118 055	425 304	647 910	435 143	252 777	93 618	2 364 634
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	2 387 796
April.....	414 598	119 492	427 816	685 142	414 297	246 480	97 016	2 404 840
May.....	414 102	119 659	431 735	693 501	409 668	269 631	101 515	2 439 812
June.....	446 336	121 305	420 319	693 257	401 908	264 324	105 715	2 453 163
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	2 484 129
September	449 427	123 399	435 511	721 638	409 833	259 958	86 433	2 486 198
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	460 689	126 937	384 935	697 950	446 811	267 248	103 400	2 487 970
2011: January	430 649	124 195	388 824	715 339	434 042	277 455	93 946	2 464 451
February.....	443 363	124 328	389 993	716 537	435 011	278 431	88 315	2 475 979
March.....	454 265	125 530	402 157	723 520	413 365	277 701	84 624	2 481 162
April.....	435 830	125 772	415 142	726 677	399 562	278 087	99 545	2 480 615
May.....	429 840	126 469	422 609	755 059	396 875	271 264	96 099	2 498 216
June.....	459 847	129 106	411 170	761 268	392 199	297 327	90 989	2 541 906
July	449 035	130 687	433 858	800 788	401 385	241 511	95 544	2 552 807
August	448 063	131 418	432 779	828 339	406 488	253 524	115 235	2 615 846
September	454 827	135 383	432 605	842 328	390 839	260 857	102 265	2 619 103
October.....	463 281	134 965	458 401	834 969	382 414	270 582	100 050	2 644 662
November	477 858	139 820	469 699	845 680	380 035	278 030	116 325	2 707 447
December	516 380	140 981	471 047	837 572	379 093	269 467	95 529	2 710 069



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

	Derivative financial instruments and other trading liabilities			Term debt instruments		
	Derivative financial instruments	Other trading liabilities	Total	Qualifying as capital	Other	Total
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	268 573	11 554	280 127	56 957	30 781	87 739
2011: January	207 745	11 671	219 416	57 262	30 412	87 675
February.....	206 751	13 707	220 458	57 350	31 327	88 677
March.....	207 854	13 461	221 315	57 295	34 493	91 788
April.....	228 351	13 203	241 555	56 185	36 143	92 328
May.....	184 768	10 586	195 354	56 092	36 599	92 691
June.....	179 129	10 437	189 565	56 081	39 415	95 496
July	197 886	11 703	209 589	56 157	40 783	96 940
August	250 121	9 894	260 015	56 391	41 654	98 046
September	338 150	12 971	351 121	57 040	41 952	98 992
October.....	310 944	15 999	326 943	56 941	43 537	100 478
November	314 033	15 158	329 191	54 768	43 958	98 727
December	278 955	16 962	295 917	57 615	43 432	101 047

Table 6
Sources of deposits (R millions)

	Sovereigns including central banks	Public- sector entities	Local authorities	Banks	Securities firms	Corporate customers	Retail customers	Other	Total
2009: January	81 569	136 646	28 712	361 032	159 880	991 088	507 750	127 152	2 393 828
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	2 359 798
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	2 374 389
August	62 796	125 867	28 337	324 213	183 424	1 017 741	519 304	111 514	2 373 195
September	69 421	131 758	27 630	314 210	181 064	1 010 881	520 697	112 261	2 367 922
October.....	66 162	123 347	25 263	345 048	172 628	1 021 994	518 904	109 497	2 382 842
November	66 460	122 830	26 499	331 381	173 320	1 028 884	522 805	106 821	2 378 999
December	63 466	120 027	25 639	323 412	188 328	1 006 607	526 758	111 394	2 365 632
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	2 465 611
August	89 818	148 284	26 106	323 205	178 484	1 063 338	528 499	126 396	2 484 129
September	98 004	162 905	22 977	312 689	184 358	1 052 744	523 686	128 835	2 486 198
October.....	99 473	165 495	21 628	279 068	184 941	1 159 385	522 542	38 690	2 471 222
November	97 124	165 164	27 368	288 471	186 789	1 177 727	529 266	38 224	2 510 133
December	97 295	164 827	28 241	272 681	184 168	1 170 754	528 888	41 116	2 487 970
2011: January	94 932	161 927	26 922	260 664	183 508	1 166 795	522 135	47 569	2 464 451
February.....	100 195	162 620	25 178	258 218	189 609	1 173 264	520 615	46 280	2 475 979
March.....	100 432	156 313	35 494	246 187	187 794	1 183 758	523 932	47 252	2 481 162
April.....	94 086	149 930	29 515	256 790	189 879	1 186 859	526 766	46 790	2 480 615
May.....	95 603	145 751	26 664	241 796	186 746	1 220 940	531 087	49 630	2 498 216
June.....	129 782	152 637	20 935	240 494	185 722	1 209 153	565 055	38 128	2 541 906
July	105 892	157 955	31 673	242 131	172 007	1 235 432	569 988	37 730	2 552 807
August	112 428	170 885	30 565	256 389	182 042	1 245 576	573 635	44 328	2 615 846
September	109 392	164 577	28 039	254 612	184 749	1 246 791	590 607	40 337	2 619 103
October.....	115 796	172 761	27 947	245 042	188 873	1 260 044	591 307	42 892	2 644 662
November	119 106	165 743	30 283	278 102	190 905	1 274 593	601 855	46 861	2 707 447
December	143 504	167 287	33 783	250 740	206 793	1 255 095	610 289	42 578	2 710 069

Table 7
Composition of total equity (R millions)

	Share capital	Retained earnings	Other reserves	Preference shareholders' equity	Total equity
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	106 357	11 456	6 498	221 114
2011: January	96 610	107 840	12 606	6 498	223 554
February.....	96 891	108 961	11 641	6 497	223 990
March.....	98 346	109 200	11 210	6 497	225 253
April.....	98 496	109 890	11 261	6 497	226 144
May.....	98 496	112 923	11 521	6 497	229 437
June.....	99 381	114 432	10 827	6 497	231 137
July	99 382	117 509	11 231	6 497	234 619
August	100 118	118 051	11 774	6 497	236 440
September	101 208	118 290	7 576	10 058	237 131
October.....	104 358	118 193	8 124	10 058	240 732
November	104 408	121 532	8 731	10 058	244 728
December	104 643	124 269	8 894	10 058	247 863

Table 8

Composition of off-balance-sheet items (R millions)

	Guarantees on behalf of clients	Committed undrawn facilities	Letters of credit	Credit derivative instruments	Other	Total
2009: January	109 084	196 255	22 765	19 509	23 033	370 646
February.....	110 413	196 702	22 896	16 709	22 434	369 153
March.....	112 463	195 233	22 234	14 933	21 403	366 266
April.....	106 042	187 699	20 487	15 783	25 091	355 101
May.....	105 850	195 164	20 020	16 127	25 318	362 478
June.....	102 664	205 688	19 438	13 480	27 968	369 239
July	101 485	206 934	21 219	11 921	26 306	367 866
August	103 470	211 536	21 438	12 960	27 043	376 447
September	103 284	214 059	22 621	12 915	28 630	381 509
October.....	104 831	206 613	21 862	12 545	29 688	375 539
November	107 123	216 623	22 348	13 214	27 080	386 388
December	103 267	231 399	20 853	12 386	26 480	394 386
2010: January	108 846	243 170	20 577	12 355	24 888	409 835
February.....	109 731	243 533	21 018	12 324	24 806	411 412
March.....	112 510	240 464	20 997	12 028	24 997	410 995
April.....	118 746	254 873	22 249	11 118	369 298	776 285
May.....	118 091	251 036	23 140	11 555	422 822	826 644
June.....	119 392	245 656	23 507	11 354	465 368	865 276
July	116 763	244 873	22 725	6 038	469 418	859 817
August	116 688	248 903	20 770	4 886	459 840	851 087
September	112 895	246 501	20 283	5 201	458 402	843 282
October.....	113 168	250 770	19 595	4 818	461 472	849 824
November	112 141	251 069	20 934	7 957	460 036	852 137
December	113 833	256 466	19 373	7 149	459 900	856 721
2011: January	116 412	248 428	20 303	7 261	458 007	850 411
February.....	114 096	232 238	19 239	6 633	466 312	838 518
March.....	114 933	230 180	22 836	6 619	458 619	833 187
April.....	114 483	234 154	23 548	6 811	459 028	838 024
May.....	117 377	232 547	22 597	7 036	451 795	831 352
June.....	134 552	237 906	23 746	6 975	475 252	878 431
July	126 190	249 715	24 171	7 254	480 279	887 610
August	123 893	253 863	26 497	9 192	487 001	900 446
September	127 597	255 320	30 745	11 630	493 053	918 344
October.....	124 182	254 079	31 297	11 257	492 837	913 653
November	129 274	260 861	26 882	12 047	484 214	913 278
December	125 385	273 763	28 273	12 064	485 083	924 568



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	
2009: January	5 862	6 880	3 102	5 768	122	3 751
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	2 770
May.....	6 125	5 527	2 927	6 254	129	2 342
June.....	6 560	6 548	3 399	6 029	72	3 607
July	5 987	6 544	2 995	6 661	193	2 683
August	6 202	6 091	2 484	6 525	156	3 128
September	6 343	5 937	3 110	6 995	181	1 995
October.....	6 319	6 367	3 222	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	2 969
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	3 071
September	6 021	7 098	2 599	7 997	178	2 345
October.....	6 450	6 338	1 997	7 592	241	2 957
November	6 118	8 131	2 213	7 721	228	4 086
December	6 740	8 007	2 552	8 502	357	3 337
2011: January	6 411	5 959	2 324	6 931	186	2 929
February.....	6 004	6 945	2 061	7 378	224	3 287
March.....	6 785	7 959	2 081	8 053	259	4 351
April.....	6 639	6 883	1 823	7 656	195	3 848
May.....	7 186	6 675	2 268	7 779	273	3 541
June.....	7 184	6 717	2 236	7 468	75	4 123
July	7 308	6 566	1 715	7 821	220	4 118
August	7 538	7 012	1 805	8 440	273	4 032
September	7 335	7 707	2 054	7 783	195	5 009
October.....	7 593	7 373	2 182	8 425	241	4 118
November	7 656	7 607	1 620	8 876	254	4 512
December	7 829	6 900	2 061	7 109	271	5 288

Table 10

Composition of interest and similar income (R millions)

	Short-term negotiable securities	Home loans	Commercial mortgages	Credit cards	Lease and instalment debtors	Overdrafts	Term loans	Other	Government and other dated securities	Less: Interest income on trading assets allocated to trading revenue	Interest and similar income
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
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	2 725	980	2 941	1 697	1 074	379	16 825



Table 10

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

	Short-term negotiable securities	Home loans	Commercial mortgages	Credit cards	Lease and instalment debtors	Overdrafts	Term loans	Other	Government and other dated securities	Less: Interest income on trading assets allocated to trading revenue	Interest and similar income
2011: January	907	5 143	1 635	654	2 138	900	2 175	3 081	-349	296	15 987
February.....	814	4 673	1 532	620	1 926	822	2 662	1 572	893	350	15 165
March.....	808	5 360	1 887	662	2 140	874	2 889	1 896	767	315	16 968
April.....	885	5 103	1 613	658	2 087	899	3 056	1 193	1 143	377	16 259
May.....	935	5 281	1 641	696	2 148	921	3 214	1 661	1 084	420	17 160
June.....	920	4 958	1 588	683	2 107	894	2 938	2 085	917	345	16 747
July	956	5 271	1 683	678	2 167	946	3 209	1 583	1 270	391	17 372
August	1 061	5 275	1 784	704	2 145	817	3 508	403	2 858	354	18 201
September	1 018	5 142	1 693	683	2 058	895	2 979	3 134	-411	542	16 649
October.....	1 040	5 306	1 675	707	2 182	1 082	3 640	1 386	1 378	543	17 854
November	1 122	5 204	1 693	701	2 168	932	3 224	3 140	104	550	17 740
December	1 040	5 378	1 675	720	2 228	1 023	3 533	1 722	1 226	616	17 928



Table 11

Composition of interest expense and similar charges (R millions)

	Current accounts	Savings deposits	Term and other deposits	Negotiable certificates of deposit	Other deposits and loans	Other liabilities	Term debt instruments	Less: Interest expense on trading liabilities allocated to trading revenue	Interest expense and similar charges
2009: January	3 386	692	11 706	1 599	1 966	154	463	742	19 225
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	16 810
April	2 459	414	7 691	3 571	1 705	19	668	1 224	15 305
May	2 228	514	7 258	3 696	1 374	-8	581	862	14 779
June	1 824	420	6 025	3 036	1 160	502	431	644	12 753
July	1 895	440	6 052	2 737	1 134	-16	659	1 122	11 779
August	1 853	423	6 101	3 080	1 137	-27	724	-456	13 748
September	1 706	371	5 314	2 655	943	268	432	2 299	9 390
October	1 757	434	5 421	2 703	892	-3	666	604	11 265
November	1 736	391	5 355	2 752	1 512	-61	638	442	11 881
December	1 734	386	5 565	3 313	2 079	53	652	1 377	12 406
2010: January	1 753	399	5 390	3 004	1 030	213	697	446	12 039
February	1 612	359	4 970	2 695	925	-38	804	312	11 016
March	1 473	382	6 105	3 076	887	139	984	1 167	11 881
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	10 685
July	1 710	360	5 614	2 403	1 574	334	805	672	12 127
August	1 700	374	5 970	2 634	903	103	773	601	11 855
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	11 150
November	1 486	322	4 291	2 590	903	571	539	543	10 159
December	1 340	309	4 400	2 679	1 428	-454	647	263	10 085



Table 11

Composition of interest expense and similar charges (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
2011: January	1 402	332	4 355	2 405	913	147	282	258	9 577
February.....	1 324	323	4 291	2 182	403	189	591	143	9 161
March.....	1 463	299	4 746	2 284	537	152	502	-200	10 183
April.....	1 469	293	4 634	2 209	326	215	749	276	9 620
May	1 506	304	4 809	2 201	493	258	837	434	9 974
June.....	1 458	303	4 476	2 062	526	312	730	304	9 562
July	1 532	316	4 824	2 195	506	199	732	239	10 065
August	1 500	321	5 389	2 125	333	240	978	223	10 664
September	1 641	315	4 359	1 706	1 415	-114	505	513	9 314
October.....	1 495	349	4 896	2 630	454	137	869	569	10 261
November	1 541	338	4 746	1 676	1 139	487	581	424	10 084
December	900	329	5 013	2 003	1 117	227	665	153	10 099

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	15,52	1,02	55,14	3,10	2,64	2,82	8,79	5,38	3,41
December	14,64	0,97	56,43	3,13	2,60	2,87	8,70	5,27	3,43



Table 12

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

	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*
2011: January	14,61	0,97	56,60	3,12	2,62	2,88	8,58	5,15	3,43
February	14,89	1,00	56,61	3,13	2,64	2,90	8,51	5,07	3,45
March	14,97	1,01	56,89	3,15	2,65	2,93	8,45	4,99	3,46
April	15,17	1,03	56,87	3,16	2,67	2,94	8,39	4,91	3,48
May	15,67	1,08	56,52	3,20	2,70	2,96	8,34	4,83	3,51
June	15,12	1,05	56,77	3,21	2,69	2,97	8,29	4,77	3,52
July	15,06	1,05	56,82	3,24	2,68	2,97	8,22	4,68	3,55
August	15,30	1,07	56,68	3,26	2,70	2,99	8,18	4,61	3,57
September	15,92	1,12	55,90	3,30	2,70	2,96	8,13	4,52	3,61
October	16,16	1,13	55,67	3,33	2,72	2,97	8,09	4,46	3,63
November	16,03	1,13	56,02	3,37	2,68	2,98	8,10	4,43	3,67
December	16,38	1,15	55,20	3,38	2,63	2,92	8,08	4,39	3,68

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



Table 13
Composition of gross operating income (R millions)

	Net interest income	Net fee and commission income	Net trading income	Other	Gross operating income
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	11 712
May.....	6 125	3 970	1 510	47	11 652
June.....	6 560	4 191	1 324	1 032	13 108
July	5 987	4 095	1 543	906	12 531
August	6 202	4 068	1 335	688	12 293
September	6 343	4 108	1 657	173	12 281
October.....	6 319	4 455	1 269	643	12 686
November	6 113	4 309	1 094	766	12 282
December	6 050	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	11 626
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	11 820
June.....	6 719	4 542	1 082	1 068	13 410
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	304	12 787
November	6 118	4 788	1 646	1 697	14 249
December	6 740	5 278	1 466	1 263	14 748
2011: January	6 411	4 408	1 432	119	12 370
February.....	6 004	4 515	1 995	435	12 949
March.....	6 785	5 084	2 021	854	14 745
April.....	6 639	4 701	1 576	606	13 522
May.....	7 186	4 915	1 499	261	13 861
June.....	7 184	5 290	958	470	13 902
July	7 308	4 998	1 212	357	13 874
August	7 538	5 124	1 233	654	14 550
September	7 335	5 244	1 621	841	15 042
October.....	7 593	5 247	1 569	556	14 966
November	7 656	5 305	1 567	735	15 262
December	7 829	5 277	1 575	48	14 729



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

	Staff	Computer processing	Travel, occupation and equipment	Marketing	Other	Operating expenses
2009: January	3 075	666	1 017	206	805	5 768
February.....	3 117	674	1 135	212	950	6 088
March.....	3 489	638	1 030	287	828	6 271
April.....	3 260	630	1 030	288	903	6 111
May.....	3 326	677	1 054	249	949	6 254
June.....	3 123	671	1 017	292	925	6 029
July	3 648	649	1 033	274	1 056	6 661
August	3 578	592	1 064	267	1 025	6 525
September	3 837	676	1 001	338	1 143	6 995
October.....	3 572	692	1 057	266	908	6 495
November	3 602	703	1 059	391	1 036	6 789
December	3 265	751	1 185	393	971	6 566
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	7 188
June.....	3 590	641	1 104	320	1 128	6 781
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	7 592
November	4 155	1 912	1 369	400	-114	7 721
December	4 229	820	1 246	486	1 721	8 502
2011: January	3 712	752	1 253	227	986	6 931
February.....	4 088	762	1 203	280	1 044	7 378
March.....	4 511	752	1 298	296	1 196	8 053
April.....	4 317	768	1 295	197	1 079	7 656
May.....	4 306	805	1 272	276	1 120	7 779
June.....	4 008	772	1 273	360	1 056	7 468
July	4 314	760	1 266	253	1 228	7 821
August	4 588	780	1 345	328	1 399	8 440
September	4 402	691	1 348	333	1 009	7 783
October.....	4 553	867	1 316	385	1 305	8 425
November	4 762	809	1 453	469	1 384	8 876
December	4 542	1 134	1 041	433	-42	7 109



Table 15

Composition of qualifying capital and reserve funds (R millions)

	Primary capital and reserve funds	Secondary capital and reserve funds	Tertiary capital and reserve funds	Total
2009: January	159 583	43 006	300	202 889
February.....	159 482	43 214	300	202 996
March.....	160 146	44 742	300	205 188
April.....	161 859	46 729	300	208 889
May.....	162 376	46 304	300	208 981
June.....	164 987	46 308	300	211 594
July	163 145	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	219 384
March.....	171 886	47 622	300	219 807
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	232 781
October.....	184 393	49 086	300	233 779
November	187 825	50 158	300	238 283
December	192 145	49 852	300	242 298
2011: January	194 068	49 907	300	244 275
February.....	194 850	49 632	300	244 782
March.....	197 263	49 686	300	247 249
April.....	197 238	48 165	300	245 703
May.....	197 795	48 525	300	246 619
June.....	199 019	48 704	300	248 022
July	199 250	48 839	300	248 389
August	204 249	48 945	300	253 494
September	203 296	48 697	300	252 293
October.....	206 407	48 844	300	255 551
November	209 659	46 783	300	256 742
December	211 802	49 480	300	261 581



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

	Credit risk	Operational risk	Market risk	Equity risk	Other risk	Total
2009: January	1 196 153	186 526	39 416	86 629	51 583	1 560 307
February.....	1 196 138	186 675	41 776	85 969	54 131	1 564 690
March.....	1 190 077	174 746	42 289	83 922	53 382	1 544 417
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	1 546 952
June.....	1 187 618	193 580	32 825	80 738	51 701	1 546 461
July	1 197 684	193 787	32 029	81 859	51 792	1 557 152
August	1 194 450	193 606	32 144	83 029	52 999	1 556 227
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	1 553 942
2010: January	1 177 262	214 718	31 943	80 520	52 441	1 556 885
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	1 551 667
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	1 586 115
August	1 227 949	220 472	31 852	71 813	53 460	1 605 545
September	1 233 270	221 355	31 987	79 200	52 850	1 618 661
October.....	1 228 989	218 272	35 854	80 570	53 182	1 616 868
November	1 239 888	218 202	38 290	76 684	53 944	1 627 007
December	1 237 761	219 683	36 443	81 035	53 034	1 627 955
2011: January	1 228 984	219 483	29 957	81 889	53 828	1 614 141
February.....	1 249 842	219 711	31 814	81 216	54 152	1 636 735
March.....	1 250 933	219 909	32 766	85 062	52 130	1 640 799
April.....	1 232 236	220 003	34 392	85 765	53 095	1 625 490
May	1 229 077	220 136	38 212	86 090	51 916	1 625 431
June.....	1 254 799	222 841	37 597	87 122	53 243	1 655 602
July	1 263 971	222 931	35 532	87 783	54 330	1 664 546
August	1 283 517	221 922	36 619	86 142	55 150	1 683 351
September	1 302 310	222 190	33 562	86 798	55 154	1 700 014
October.....	1 313 809	223 271	34 576	86 847	57 463	1 715 967
November	1 311 669	223 190	37 858	86 868	59 042	1 718 627
December	1 326 288	223 149	39 619	85 333	59 374	1 733 763

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
2009: 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
2010: 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 ...	1 130 932	138 541	274 327	172 834	117 598	229 428	257 616	559 963	259 576
2011: January	1 123 093	143 559	240 932	187 170	111 757	211 083	255 516	531 233	264 438
February.....	1 167 007	133 794	231 318	175 629	114 827	196 215	261 497	545 151	261 104
March.....	1 179 767	124 431	220 865	177 938	108 472	191 726	262 491	561 890	261 034
April.....	1 141 309	175 081	217 191	171 531	99 441	198 242	254 075	586 834	264 743
May.....	1 146 691	129 094	246 726	164 304	102 160	203 922	262 194	564 280	256 553
June.....	1 222 292	119 915	206 031	162 628	112 289	193 590	279 058	578 508	249 127
July	1 209 089	138 630	191 613	175 923	111 006	199 510	302 691	567 950	257 561
August	1 277 808	82 383	230 977	166 710	116 986	216 625	302 017	629 719	263 579
September ..	1 230 376	168 414	231 550	192 582	106 709	251 839	312 692	618 022	259 402
October.....	1 265 575	135 205	225 889	163 188	140 342	214 819	312 474	655 477	264 229
November ...	1 350 545	112 747	207 247	208 626	143 095	200 201	304 550	640 010	274 486
December ...	1 287 643	133 871	287 017	202 754	106 371	200 052	274 280	636 806	276 612



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
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 ...	114 394	93 613	158 554	109 293	107 387	245 006	362 870	1 550 631	365 111
2011: January	130 681	80 328	153 000	119 139	106 520	236 571	341 098	1 505 830	366 411
February.....	112 565	89 358	163 192	119 858	113 621	220 791	345 485	1 526 486	367 164
March.....	115 545	76 336	150 258	127 112	99 239	215 229	341 451	1 557 457	377 586
April.....	107 959	96 823	158 155	113 210	103 906	227 220	324 639	1 569 899	377 790
May.....	113 860	73 203	158 471	110 178	96 409	224 789	312 483	1 586 340	373 117
June.....	118 102	66 323	160 173	104 181	104 176	214 088	319 047	1 644 312	366 446
July	105 197	73 142	142 727	123 367	104 950	209 437	350 714	1 641 103	377 482
August	124 815	67 034	162 080	125 203	104 140	227 011	358 757	1 701 476	387 053
September ..	108 422	89 027	179 437	134 323	103 978	258 807	373 259	1 692 303	405 364
October.....	119 940	71 343	174 862	117 802	123 262	243 665	384 244	1 716 324	401 598
November ...	144 776	70 805	173 189	141 851	122 310	237 702	381 684	1 721 516	424 622
December ...	101 619	79 126	216 916	133 167	112 413	243 979	360 071	1 710 410	429 014



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
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	235 183	150 338	116 447
2011: January	49 987	228 383	150 743	90 107
February.....	44 197	235 269	150 325	109 954
March.....	46 679	244 981	170 094	92 877
April.....	54 914	224 601	170 612	88 754
May.....	55 681	220 598	167 045	82 370
June.....	46 480	254 245	167 465	114 027
July	41 465	212 720	154 354	86 471
August	45 229	240 258	182 275	94 567
September	45 690	220 844	159 461	86 117
October.....	43 003	240 845	171 155	108 125
November	48 213	221 719	161 915	97 171
December	50 019	264 531	159 167	143 102

Table 20
Analysis of credit risk

	Impaired advances (R millions)	Gross loans and advances (R millions)	Specific credit impairments (R millions)	Impaired advances as a percentage of gross loans and advances (per cent)	Specific credit impairments as a percentage of gross loans and advances (per cent)	Specific credit impairments as a percentage of impaired advances (per cent)
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	1,6	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	1,8	30,97
March.....	134 173	2 281 537	41 178	5,88	1,8	30,69
April.....	135 553	2 278 991	41 752	5,95	1,83	30,8
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	1,9	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	2 312 328	43 622	5,79	1,89	32,57
2011: January	134 355	2 312 130	43 829	5,81	1,9	32,62
February.....	135 017	2 323 727	43 736	5,81	1,88	32,39
March.....	134 473	2 326 756	43 950	5,78	1,89	32,68
April.....	134 078	2 315 206	44 091	5,79	1,9	32,88
May.....	133 833	2 334 394	44 265	5,73	1,9	33,07
June.....	131 065	2 361 636	43 110	5,55	1,83	32,89
July	130 039	2 367 541	42 579	5,49	1,8	32,74
August	128 198	2 423 920	42 245	5,29	1,74	32,95
September	122 617	2 427 820	42 228	5,05	1,74	34,44
October.....	120 069	2 448 273	41 404	4,9	1,69	34,48
November	120 097	2 499 394	40 991	4,81	1,64	34,13
December	118 063	2 515 728	41 166	4,69	1,64	34,87



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)
2009: January	1 293 527	79 528	6,15	724 446	7 293	1,01	573 735	244	0,04	2 591 708	87 064	3,36
February	1 295 749	84 730	6,54	735 182	9 490	1,29	546 764	180	0,03	2 577 694	94 399	3,66
March	1 293 995	87 364	6,75	728 516	10 492	1,44	558 232	271	0,05	2 580 742	98 127	3,80
April	1 295 270	91 892	7,09	727 602	10 556	1,45	537 229	280	0,05	2 560 101	102 728	4,01
May	1 292 054	96 547	7,47	726 597	11 596	1,60	560 973	265	0,05	2 579 624	108 408	4,20
June	1 289 896	97 390	7,55	727 131	12 639	1,74	542 103	270	0,05	2 559 130	110 299	4,31
July	1 286 524	98 486	7,66	723 627	14 009	1,94	557 719	247	0,04	2 567 870	112 743	4,39
August	1 286 073	100 934	7,85	739 762	16 016	2,17	505 050	164	0,03	2 530 885	117 115	4,63
September	1 282 635	101 755	7,93	740 353	16 729	2,26	514 742	137	0,03	2 537 731	118 621	4,67
October	1 282 687	102 038	7,96	735 857	16 610	2,26	517 239	127	0,02	2 535 783	118 775	4,68
November	1 283 674	101 984	7,94	750 998	17 118	2,28	512 386	120	0,02	2 547 057	119 222	4,68
December	1 284 660	102 319	7,96	752 418	17 170	2,28	495 570	123	0,02	2 532 648	119 611	4,72
2010: January	1 285 421	103 321	8,04	740 944	14 134	1,91	492 365	119	0,02	2 518 731	117 573	4,67
February	1 280 785	103 859	8,11	739 567	14 803	2,00	519 713	164	0,03	2 540 065	118 827	4,68
March	1 306 990	105 897	8,10	753 739	15 762	2,09	489 248	158	0,03	2 549 976	121 818	4,78
April	1 308 840	107 229	8,19	744 418	15 610	2,10	495 691	147	0,03	2 548 948	122 987	4,83
May	1 312 769	107 531	8,19	752 576	15 740	2,09	504 144	147	0,03	2 569 489	123 418	4,80
June	1 321 026	106 257	8,04	755 960	16 909	2,24	507 020	129	0,03	2 584 006	123 295	4,77
July	1 322 657	105 328	7,96	757 616	17 229	2,27	498 593	139	0,03	2 578 866	122 696	4,76
August	1 319 097	104 598	7,93	783 650	18 464	2,36	487 611	148	0,03	2 590 357	123 210	4,76
September	1 314 087	103 364	7,87	793 986	19 877	2,50	489 077	150	0,03	2 597 150	123 392	4,75
October	1 315 245	102 607	7,80	782 134	19 240	2,46	467 440	142	0,03	2 564 819	121 989	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	1 289 086	99 897	7,75	781 313	19 055	2,44	476 031	487	0,10	2 546 431	119 439	4,69



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)
2011: January	1 291 827	99 881	7,73	775 031	19 229	2,48	455 180	312	0,07	2 522 038	119 421	4,74
February.....	1 296 411	99 162	7,65	783 121	18 469	2,36	456 171	52	0,01	2 535 703	117 683	4,64
March.....	1 298 665	97 442	7,50	782 876	18 429	2,35	464 147	44	0,01	2 545 688	115 915	4,55
April.....	1 301 969	97 622	7,50	792 933	18 424	2,32	440 199	47	0,01	2 535 101	116 093	4,58
May.....	1 304 127	97 120	7,45	788 711	18 336	2,32	432 642	39	0,01	2 525 481	115 495	4,57
June.....	1 307 064	92 817	7,10	788 790	15 505	1,97	461 936	36	0,01	2 557 790	108 357	4,24
July	1 322 769	92 457	6,99	808 134	16 022	1,98	469 244	44	0,01	2 600 147	108 522	4,17
August	1 313 227	90 500	6,89	813 775	15 435	1,90	480 610	303	0,06	2 607 613	106 238	4,07
September	1 317 124	88 678	6,73	824 095	15 691	1,90	524 005	308	0,06	2 665 223	104 677	3,93
October.....	1 317 318	86 221	6,55	831 864	15 042	1,81	525 271	301	0,06	2 674 453	101 564	3,80
November	1 322 997	83 890	6,34	832 704	14 490	1,74	539 444	318	0,06	2 695 145	98 699	3,66
December	1 327 117	81 977	6,18	855 514	13 955	1,63	538 555	331	0,06	2 721 187	96 263	3,54

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)
2009: January	823 281	55 750	6,77	123 633	7 684	6,22	201 955	10 279	5,09	144 659	5 814	4,02	1 293 527	79 528	6,15
February	825 736	60 083	7,28	122 391	7 870	6,43	200 634	10 437	5,20	146 988	6 340	4,31	1 295 749	84 730	6,54
March	824 190	61 498	7,46	123 976	8 040	6,49	199 834	10 966	5,49	145 994	6 860	4,70	1 293 995	87 364	6,75
April	830 121	65 075	7,84	123 276	8 488	6,89	197 685	11 454	5,79	144 188	6 875	4,77	1 295 270	91 892	7,09
May	829 423	68 769	8,29	123 272	8 941	7,25	196 393	11 532	5,87	142 966	7 306	5,11	1 292 054	96 547	7,47
June	829 885	69 816	8,41	122 523	8 335	6,80	195 668	12 242	6,26	141 820	6 997	4,93	1 289 896	97 390	7,55
July	829 647	70 296	8,47	122 059	8 530	6,99	194 605	12 315	6,33	140 213	7 346	5,24	1 286 524	98 486	7,66
August	830 353	71 667	8,63	122 280	9 358	7,65	193 964	12 388	6,39	139 477	7 521	5,39	1 286 073	100 934	7,85
September	830 144	71 780	8,65	122 337	9 519	7,78	193 632	12 729	6,57	136 522	7 727	5,66	1 282 635	101 755	7,93
October	830 912	72 225	8,69	122 404	9 606	7,85	192 594	12 534	6,51	136 777	7 673	5,61	1 282 687	102 038	7,96
November	832 568	72 183	8,67	121 461	9 308	7,66	192 317	12 349	6,42	137 328	8 145	5,93	1 283 674	101 984	7,94
December	833 700	72 390	8,68	121 167	9 064	7,48	192 679	12 870	6,68	137 114	7 995	5,83	1 284 660	102 319	7,96
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	1 280 785	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	105 897	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	107 531	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	106 257	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	105 328	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	1 319 097	104 598	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	102 607	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	127 622	6 454	5,06	1 289 086	99 897	7,75



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	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)
2011: January	861 171	74 411	8,64	127 229	7 973	6,27	176 609	10 945	6,20	126 818	6 552	5,17	1 291 827	99 881	7,73
February	862 548	73 564	8,53	127 164	8 083	6,36	178 821	11 108	6,21	127 879	6 407	5,01	1 296 411	99 162	7,65
March	863 609	72 322	8,37	127 236	7 940	6,24	180 553	10 884	6,03	127 267	6 297	4,95	1 298 665	97 442	7,50
April	863 893	72 138	8,35	127 717	7 891	6,18	183 759	11 487	6,25	126 600	6 106	4,82	1 301 969	97 622	7,50
May	865 157	71 571	8,27	126 725	7 810	6,16	186 265	11 696	6,28	125 980	6 043	4,80	1 304 127	97 120	7,45
June	860 586	68 112	7,91	127 637	7 446	5,83	186 087	11 369	6,11	132 755	5 890	4,44	1 307 064	92 817	7,10
July	867 779	67 872	7,82	128 865	7 104	5,51	187 586	11 134	5,94	138 539	6 347	4,58	1 322 769	92 457	6,99
August	857 305	65 933	7,69	128 973	6 915	5,36	187 927	11 365	6,05	139 022	6 286	4,52	1 313 227	90 500	6,89
September	857 041	64 480	7,52	130 019	6 912	5,32	190 630	11 201	5,88	139 435	6 086	4,36	1 317 124	88 678	6,73
October	857 873	63 272	7,38	130 465	6 413	4,92	192 551	10 915	5,67	136 429	5 620	4,12	1 317 318	86 221	6,55
November	858 088	61 240	7,14	132 812	6 336	4,77	195 408	10 828	5,54	136 688	5 486	4,01	1 322 997	83 890	6,34
December	860 861	59 865	6,95	133 160	5 997	4,50	195 172	10 617	5,44	137 925	5 499	3,99	1 327 117	81 977	6,18

Table 23
Turnover in derivative contracts (R millions)

	Interest rate contracts	Foreign- exchange contracts	Equity and indices	Commodities	Other	Total
2009: January	2 497 180	2 799 491	110 481	34 196	0	5 441 348
February	3 453 779	3 047 383	135 862	28 773	0	6 665 796
March	2 746 045	3 168 625	802 074	17 606	0	6 734 349
April	1 450 428	2 475 823	107 477	11 078	15	4 044 820
May	3 986 003	3 310 685	212 703	93 674	0	7 603 065
June	2 102 300	3 432 714	396 416	77 195	0	6 008 625
July	2 346 090	3 258 520	311 235	61 745	0	5 977 591
August	1 893 724	3 187 376	315 013	34 860	0	5 430 972
September	2 144 980	3 123 440	382 897	48 411	0	5 699 727
October	2 490 072	3 600 014	300 604	32 232	0	6 422 923
November	2 768 693	3 399 497	278 397	42 879	0	6 489 467
December	1 113 634	2 782 712	347 758	54 379	0	4 298 483
2010: January	1 881 922	2 606 768	275 623	39 730	0	4 804 042
February	1 780 949	2 684 843	272 905	117 249	0	4 855 945
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	4 794 840
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	2 736 465	3 069 319	349 253	118 663	0	6 273 700
November	3 747 914	3 676 266	297 507	40 119	0	7 761 806
December	1 586 718	3 104 713	424 226	45 884	0	5 161 541
2011: January	4 517 689	3 989 174	334 142	38 688	0	8 879 693
February	7 469 417	4 423 045	348 359	53 388	0	12 294 209
March	5 613 281	4 063 285	526 282	48 920	0	10 251 769
April	3 521 179	3 228 461	240 221	44 820	0	7 034 682
May	4 832 822	3 939 724	301 387	43 320	0	9 117 253
June	4 412 226	3 782 738	411 263	53 086	0	8 659 313
July	4 098 971	3 864 828	369 120	56 484	0	8 389 404
August	6 155 777	4 525 775	564 790	65 404	0	11 311 746
September	3 772 931	4 347 539	592 158	62 295	0	8 774 923
October	2 870 392	4 146 854	525 555	48 284	0	7 591 085
November	5 150 783	4 731 486	1 450 953	63 898	0	11 397 120
December	1 748 111	3 638 334	475 913	44 951	0	5 907 309

