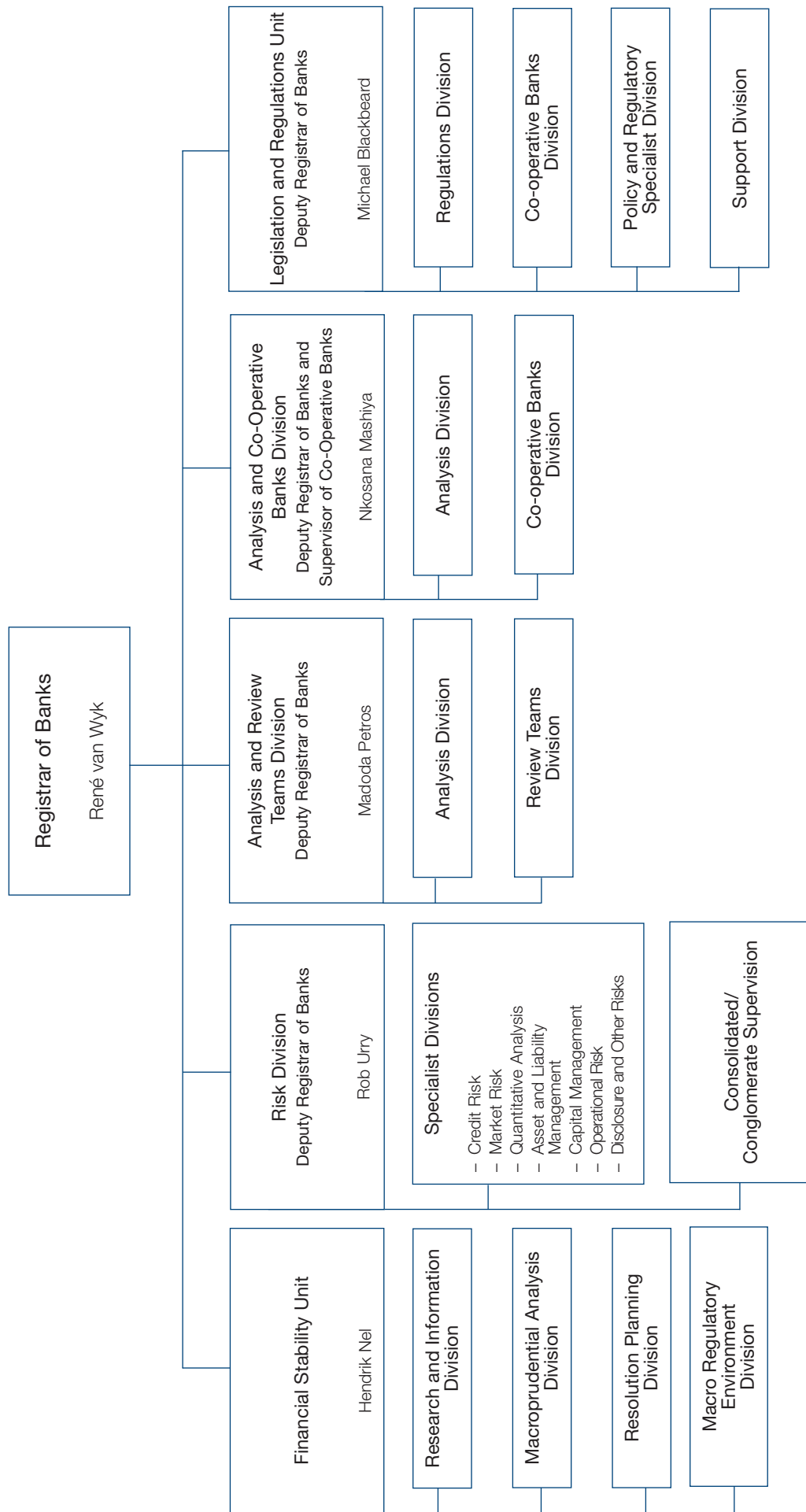


Appendices

Organisational structure of the Bank Supervision Department



Appendix 1 (continued)

Total staff complement, vacancies and employment equity numbers

	31 December 2011	31 December 2012
Total job register (permanent positions).....	142	169
Total employed	123	150
Total vacancies	19	19
Employment equity: Race (target group – per cent)		
General management	42	51
Other staff.....	62	65
Employment equity: Gender (target group – per cent)		
General management	36	39
Other staff.....	71	71

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2012

Registered banks

Institution	Address	Total assets at 31 December		Annual growth (per cent)
		2011 (R millions)	2012 (R millions)	
1 Absa Bank Limited	P O Box 7735, Johannesburg, 2000	732 705	754 230	2,94
2 African Bank Limited	Private Bag X170, Midrand, 1685	49 236	64 047	30,08
3 Albaraka Bank Limited	P O Box 4395, Durban, 4000	3 234	3 712	14,78
4 Bidvest Bank Limited	P O Box 185, Johannesburg, 2000	4 062	4 459	9,75
5 Capitec Bank Limited	P O Box 12451, Die Boord, Stellenbosch, 7613	22 230	37 421	68,34
6 FirstRand Bank Limited	P O Box 650149, Benmore, 2010	665 525	734 117	10,31
7 Grindrod Bank Limited	P O Box 3211, Durban, 4000	3 479	6 009	72,71
8 Habib Overseas Bank Limited	P O Box 62369, Marshalltown, 2107	1 032	1 092	5,86
9 HBZ Bank Limited	P O Box 1536, Wandsbeck, 3631	3 530	2 998	-15,07
10 Investec Bank Limited	P O Box 785700, Sandton, 2146	253 514	264 070	4,16
11 Mercantile Bank Limited	P O Box 782699, Sandton, 2146	6 136	7 139	16,36
12 Nedbank Limited	P O Box 1144, Johannesburg, 2000	585 033	616 818	5,43
13 Sasfin Bank Limited	P O Box 95104, Grant Park, 2051	2 767	3 117	12,65
14 The South African Bank of Athens Limited	P O Box 7781, Johannesburg, 2000	1 653	2 020	22,16
15 The Standard Bank of South Africa Limited	P O Box 7725, Johannesburg, 2000	889 337	953 922	7,26
16 Ubank Limited (formerly known as Teba Bank Limited)	Private Bag X101, Sunninghill, 2157	3 586	3 650	1,79

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2012 (continued)

Registered mutual banks

Institution	Address	Total assets at 31 December		Annual growth (per cent)
		2011 (R millions)	2012 (R millions)	
1 Finbond Mutual Bank	P O Box 2127, Brooklyn Square, 0075	–	559	–
1 GBS Mutual Bank	P O Box 114, Grahamstown, 6140	848	894	5,44
2 VBS Mutual Bank	P O Box 3618, Makhado, 0920	265	295	11,23

Registered local branches of foreign banks

Institution	Address	Total assets at 31 December		Annual growth (per cent)
		2011 (R millions)	2012 (R millions)	
1 Bank of Baroda	Premises No.14, 2nd floor, Sandton City Twin Towers, (East Wing), Sandton, 2196	957	1 296	35,39
2 Bank of China Limited Johannesburg Branch (trading as Bank of China Johannesburg Branch)	P O Box 782616, Sandton, 2146	8 082	11 690	44,63
3 Bank of India	P O Box 653589, Benmore, 2010	–	252	–
4 Bank of Taiwan South Africa Branch	P O Box 1999, Parklands, 2121	1 272	1 928	51,59
5 BNP Paribas South Africa	P O Box 52897, Saxonwold, 2132	–	–	–
6 China Construction Bank Corporation – Johannesburg Branch	Private Bag X10007, Sandton, 2146	11 316	15 466	36,67
7 Citibank NA	P O Box 1800, Saxonwold, 2132	46 529	41 740	-10,29
8 Credit Agricole Corporate and Investment Bank	P O Box 527, Melrose Arch, 2076	7 271	–	–
9 Deutsche Bank AG	Private Bag X9933, Sandton, 2146	24 495	18 458	-24,65
10 JPMorgan Chase Bank, NA (Johannesburg Branch)	Private Bag X9936, Sandton, 2146	28 300	40 814	44,22
11 Société Générale Johannesburg Branch	P O Box 6872, Johannesburg, 2000	11 569	6 109	-47,20
12 Standard Chartered Bank (Johannesburg Branch)	P O Box 782080, Sandton, 2146	20 314	21 551	6,09
13 State Bank of India	P O Box 2538, Saxonwold, 2132	1 745	2 457	40,78
14 The Hongkong and Shanghai Banking Corporation Limited	Private Bag X785434, Sandton, 2146	25 375	30 080	18,54



Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2012 (continued)

Banks under curatorship

Institution	Curator	Date of order
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 2012 to 31 December 2012

Name changes

Previous name	New name	Date of change
None		

Cancellation of registration

Institution	Date of order
1 Credit Agricole Corporate and Investment Bank – South Africa Branch	19 October 2012

Appendix 4

Registered controlling companies as at 31 December 2012

Institution	Address
1 Absa Group Limited	P O Box 7735, Johannesburg, 2000
2 African Bank Investments Limited	P O Box X170, Midrand, 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 UBank Group Limited (formerly known as 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 Aioulou 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 Angolano de Investimentos	Citibank Building, 3rd floor, 145 West Street, Sandton, 2196
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 Barclays Bank plc	P O Box 1542, Saxonwold, 2132
10 Barclays Private Clients International Limited	P O Box 1542, Saxonwold, 2132
11 Commerzbank AG Johannesburg	P O Box 860, Parklands, 2121
12 Credit Suisse AG	Private Bag X9911, Sandton, 2146
13 Ecobank	No.1 Protea Place, 1st floor, Corner Fredman Drive, Sandton, 2196
14 Export-Import Bank of India	Sandton City Twin Towers, 2nd floor, (East Wing), Sandton, 2196
15 Fairbairn Private Bank (Isle of Man) Limited	P O Box 787549, Sandton, 2146
16 Fairbairn Private Bank (Jersey) Limited	P O Box 787549, Sandton, 2146
17 First Bank of Nigeria	P O Box 784796, Sandton, 2146
18 First City Monument Bank plc	P O Box 78553, Sandton, 2146
19 Hellenic Bank Public Company Limited	P O Box 783392, Sandton, 2146
20 HSBC Bank International Limited	Private Bag X785434, Sandton, 2146
21 Icici Bank Limited	P O Box 78261, Sandton, 2146
22 Industrial and Commercial Bank of China African Representative Office	P O Box 40, Cape Town, 8000
23 KfW IpeX-Bank GmbH	P O Box 2402, Saxonwold, 2132
24 Lloyds TSB Offshore Limited	Private Bag X25, Northlands, 2116
25 Millenium BCP	P O Box 273, Bruma, 2026
26 National Bank of Egypt	P O Box 55402, Northlands, 2116
27 Natixis Southern Africa Representative Office	Postnet Suite X352, Private Bag X1, Melrose Arch, 2076
28 Royal Bank of Scotland International Limited	5 Merchant Place, No. 9 Fredman Drive, Sandton, 2196
29 Société Générale Representative Office for Southern Africa	P O Box 2805, Saxonwold, 2132
30 Sumitomo Mitsui Banking Corporation	Building Four, 1st floor, Commerce Square, 39 Rivonia Road, Sandhurst, Sandton, 2196
31 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
32 The Bank of Tokyo-Mitsubishi, UFJ Limited	P O Box 78519, Sandton, 2146
33 The Mauritius Commercial Bank Limited	P O Box 3009, Parklands, 2121
34 The Representative Office for Southern and Eastern Africa of the Export-Import Bank of China	Postnet Suite 158, Private Bag X91–BE, Benmore, 2010
35 The Royal Bank of Scotland NV	P O Box 78769, Sandton, 2146
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 National Association	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 2012 there were 41 representative offices (ROs) operating in South Africa, emanating from 22 countries.

2. Change in status of ROs during 2012

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

- i. Bank of India
- ii. BNP Paribas

2.2 During the year under review no new ROs were registered.

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 offices of 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 2012

C3/2012	Electronic communication with the Office of the Registrar of Banks: Basel III implementation
C2/2012	Regulations relating to Banks and related matters
C1/2012	Status of previously issued circulars

Banks Act Directives issued in 2012

D3/2012	Transitional arrangements related to capital requirements for over-the-counter derivatives that are not transacted through a central counterparty
D2/2012	Matters related to the form BA 200 of the “Amended Regulations relating to Banks”
D1/2012	Information to be included in terms of the Securitisation Notice: Designation of an activity not falling within the meaning of “the business of a bank”

Banks Act Guidance Notes issued in 2012

G10/2012	Meetings to be held during the 2013 calendar year with the boards of directors of banks and controlling companies
G9/2012	Capital framework for South Africa based on the Basel III framework
G8/2012	Further information and additional requirements regarding the Basel III parallel test run
G7/2012	Basel III: Industry training
G6/2012	Basel III parallel test run: Reporting requirements in terms of the amended regulatory BA forms
G5/2012	Provision of a committed liquidity facility and utilisation of statutory cash reserves in terms of the Basel III liquidity framework
G4/2012	Further guidance on the development of recovery and resolution plans by South African banks
G3/2012	Meetings to be held during the 2012 calendar year with the boards of directors of banks and controlling companies
G2/2012	Matters related to the implementation of Basel III
G1/2012	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

Exemption Notice	Government Gazette	Expiry
Mining Houses	No. 16167 of 14 December 1994	Indefinite
Trade in Securities and Financial Instruments	No. 16167 of 14 December 1994	Indefinite
Commercial Paper	No. 16167 of 14 December 1994	Indefinite
Securitisation Schemes	No. 30628 of 1 December 2008	Indefinite
"Ithala Limited" a Wholly Owned Subsidiary of Ithala Development Finance Corporation Limited	No. 34963 of 27 January 2012	31 December 2012
A Group of Persons between which a Common Bond Exists	No. 35368 of 25 May 2012	Indefinite

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

Exemption Notice	Government Gazette	Expiry
Participation Bond Schemes	No. 13003 of 31 January 1991	Indefinite
Unit Trust Schemes	No. 13003 of 31 January 1991	Indefinite
Financial Services Co-operatives	No. 31342 of 22 August 2008	Indefinite

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

Exemption Notice	Government Gazette	Expiry
Designation of Stockbrokers to Pool Funds	No. 15976 of 14 September 1994	Indefinite

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

Exemption Notice	Government Gazette	Expiry
Designation of JSE Limited Members as Persons Authorised to Accept Money as Mandatories and to Deposit Such Money into Banking Accounts Maintained by them	No. 19283 of 22 September 1998	Indefinite

Section 2(vii): Exclusions by the Minister of Finance

Exemption Notice	Government Gazette	Expiry
Post Office Savings Bank	No. 13744 of 24 January 1992	Indefinite
Industrial Development Corporation of South Africa	No. 16167 of 14 December 1993	Indefinite
European Investment Bank	No. 32067 of 3 April 2009	31 December 2013

Section 78(1)(d)(iii): Exemptions by the Registrar of Banks

Notice	Government Gazette	Expiry
Category of assets of a bank that may be held in the name of a person other than the bank concerned	No. 17949 of 2 May 1997	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 2012 to 31 December 2012

Name of controlling company	Date of approval	Name of interest (and percentage interest held, if not 100 per cent)	Domicile
Absa Group Limited	2012-01-05	Barclays Life (Zambia) (Pty) Limited	Zambia
Absa Group Limited	2012-01-10	Tanzania Mortgage Refinance Company Limited (11,6 per cent)	Tanzania
FirstRand Limited	2012-03-26	Coverforce Holdings (Pty) Limited (49 per cent)	Australia
FirstRand Limited	2012-05-18	Seafolly Holdings (Pty) Limited (49 per cent)	Australia
FirstRand Limited	2012-08-03	FirstRand Services (Pty) Limited	India
FirstRand Limited	2012-11-23	Society for World Interbank Financial Telecommunication	Tanzania
Investec plc*	2012-02-14	Incorporation of SurePark Investments (Pty) Limited (SIL) and acquisition of SurePark (Pty) Limited by SIL	Australia
Investec plc*	2012-06-25	Incorporation of Hold Co and Carpark Co by Investec Bank (Australia) Limited	Australia
Investec plc*	2012-06-29	Acquisition of three companies by Investec Bank (Australia) Limited, namely <ul style="list-style-type: none"> – Alliance Equipment Finance (Pty) Limited – Alliance E Finance (Pty) Limited – Lupe Management (Pty) Limited 	Australia
Investec plc*	2012-06-29	Incorporation of Aksala Limited	Dublin
Investec plc*	2012-07-30	Incorporation of Investec Asset Management Singapore (Pty) Limited by Investec Asset Management Guernsey Limited	Singapore
Nedbank Group Limited	2012-09-25	Jersey Branch of Fairbairn Private Bank (IOM) Limited	Jersey
Standard Bank Group Limited	2012-03-28	Stanbic IBTC Holdings plc	Nigeria
Standard Bank Group Limited	2012-03-28	Standard IBTC Capital Limited	Nigeria
Standard Bank Group Limited	2012-03-28	Stanbic IBTC Investments Limited	Nigeria
Standard Bank Group Limited	2012-07-12	Stanbic IBTC Bureau de Change Limited	Nigeria
Standard Bank Group Limited	2012-04-04	Icon Properties Limited (40 per cent)	Mauritius
Standard Bank Group Limited	2012-05-28	Cell Captive – Guardrisk International PCC	Mauritius
Standard Bank Group Limited	2012-09-27	Yacimientos Petroliferos Fiscales Sociedad Anonima (0,4 per cent)	Argentina

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

Appendix 9

Memorandums of understanding concluded between the Bank Supervision Department of the South African Reserve Bank and foreign supervisors as at 31 December 2012

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 Brazil	Banco Central Do Brasil	4 July 2012
4 China	China Banking Regulatory Commission	17 November 2010
5 Germany	Bundesanstalt für Finanzdienstleistungsaufsicht	13 August 2004
6 Ghana	Bank of Ghana	26 October 2011
7 Hong Kong	Monetary Authority of Hong Kong	12 December 2006
8 India	Reserve Bank of India	21 October 2011
9 Ireland	Irish Financial Services Regulatory Authority	21 July 2003
10 Isle of Man	Financial Supervision Commission of the Isle of Man	13 August 2001
11 Jersey	Jersey Financial Services Commission	11 June 2010
12 Kenya	Central Bank of Kenya	1 July 2010
13 Lesotho	Central Bank of Lesotho	27 August 2010
14 Mauritius	Bank of Mauritius	25 January 2005
15 Mozambique	Banco de Mozambique	22 September 2011
16 Namibia	Bank Supervision Department of the Bank of Namibia	27 September 2004
17 Netherlands	De Nederlandsche Bank	23 March 2010
18 Nigeria	Central Bank of Nigeria	20 March 2008
19 Republic of South Sudan	Bank of South Sudan	14 November 2011
20 Swaziland	Central Bank of Swaziland	18 June 2010
21 Taiwan	Financial Supervisory Commission of the Republic of China (Taiwan)	14 March 2012
22 Tanzania	Bank of Tanzania	15 June 2010
23 Uganda	Bank of Uganda	15 June 2010
24 United Arab Emirates	The Dubai Financial Services Authority	8 August 2009
25 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 market crisis.

Appendix 9

Memorandums of understanding concluded between the Bank Supervision Department of the South African Reserve Bank and foreign supervisors as at 31 December 2012 (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	Colombia	Superintendencia Financiera de Colombia
3	France	French Banking Commission
4	Greece	The Banking Regulator
5	Malawi	Reserve Bank of Malawi
6	Japan	Financial Services Agency
7	Portugal	Banco de Portugal
8	Singapore	Monetary Authority of Singapore
9	Turkey	Banking Regulation and Supervisory Agency of Turkey
10	United Arab Emirates	Banking Supervision and Examination Department of the Central Bank of the UAE
11	United States of America	Federal Reserve Bank of New York
12	Zambia	Bank of Zambia

Africa

The 14 Heads of State or Government of 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, the Republic of South Africa, the Kingdom of Swaziland, the United Republic of Tanzania, the Republic of Zambia and the Republic of Zimbabwe.

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
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	2 467 571	222 024	278 971	150 261	3 416 366
2012: January	81 496	209 867	2 450 576	239 572	284 198	138 767	3 404 476
February.....	88 397	205 542	2 462 967	239 457	259 461	140 314	3 396 139
March.....	83 806	202 919	2 512 818	248 219	214 924	137 250	3 399 935
April.....	83 776	201 555	2 472 709	255 591	208 881	138 583	3 361 095
May.....	84 210	199 871	2 521 567	258 595	271 962	142 361	3 478 566
June.....	84 287	203 614	2 556 268	277 460	251 333	136 542	3 509 503
July	81 311	202 985	2 578 592	277 106	301 582	128 128	3 569 704
August	85 452	203 225	2 588 206	266 050	280 007	136 097	3 559 037
September	87 906	204 146	2 619 968	266 497	266 156	142 484	3 587 157
October.....	90 380	199 718	2 624 646	271 974	263 034	143 784	3 593 537
November	93 304	196 571	2 708 420	272 976	262 525	154 928	3 688 723
December	97 673	197 528	2 691 790	264 228	253 381	148 076	3 652 676

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
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	826 903	239 920	61 964	259 472	117 484	436 830	579 586	54 588	2 467 571
2012: January	830 458	236 341	63 179	260 755	121 972	437 906	555 187	55 222	2 450 576
February.....	831 120	238 309	64 014	263 021	128 879	429 636	563 168	55 179	2 462 967
March.....	832 069	237 870	64 455	266 129	140 653	453 619	573 327	55 304	2 512 818
April.....	827 482	241 549	65 348	267 552	129 240	476 187	521 073	55 722	2 472 709
May.....	828 323	244 600	66 283	270 926	125 240	498 342	544 277	56 424	2 521 567
June.....	828 993	247 076	67 103	274 641	128 254	502 143	566 960	58 901	2 556 268
July	829 242	244 971	67 926	276 797	123 473	507 342	587 952	59 111	2 578 592
August	830 936	246 301	68 479	279 624	125 246	518 728	577 451	58 558	2 588 206
September	831 436	246 911	69 687	282 506	129 220	522 610	597 559	59 960	2 619 968
October.....	832 224	248 458	70 715	285 866	127 752	535 666	584 510	60 545	2 624 646
November	833 535	249 858	80 360	289 601	124 826	570 183	621 079	61 022	2 708 420
December	833 537	251 679	81 282	292 462	136 736	552 653	604 908	61 465	2 691 790

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
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	59 043	5 950	4 217	82 672	270 027	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	88 512	293 939	554 594
November	89 703	68 243	10 359	9 073	94 178	308 633	580 191
December	84 222	68 222	10 671	3 726	91 431	321 314	579 586
2012: January	85 741	68 378	9 448	3 445	86 168	302 007	555 187
February.....	93 777	70 217	9 624	3 258	95 065	291 228	563 168
March.....	94 511	66 866	11 712	3 319	95 487	301 431	573 327
April.....	76 402	66 400	9 811	3 494	92 128	272 838	521 073
May.....	95 146	68 590	10 104	4 054	92 856	273 527	544 277
June.....	117 440	68 637	10 314	5 282	90 580	274 706	566 960
July	131 781	67 149	9 370	5 109	99 598	274 946	587 952
August	117 178	67 596	9 621	5 502	89 718	287 836	577 451
September	126 873	67 337	10 796	5 287	83 941	303 325	597 559
October.....	127 474	67 833	10 122	5 468	85 140	288 472	584 510
November	136 671	67 609	10 531	5 643	90 822	309 798	621 075
December	128 077	66 641	11 383	6 247	89 293	303 267	604 908

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
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	2 716 501	296 614	101 148	54 237	3 168 500
2012: January	2 680 211	297 472	104 309	71 001	3 152 993
February.....	2 705 631	265 600	107 077	66 991	3 145 300
March.....	2 738 868	230 656	108 822	70 942	3 149 287
April.....	2 703 099	227 535	108 238	68 768	3 107 640
May.....	2 731 708	296 061	116 564	78 566	3 222 899
June.....	2 781 706	268 094	116 321	84 393	3 250 515
July	2 795 845	312 722	117 790	79 788	3 306 146
August	2 793 451	292 368	120 234	87 171	3 293 224
September	2 834 635	277 248	119 243	88 079	3 319 205
October.....	2 835 341	283 339	122 930	83 797	3 325 407
November	2 911 781	286 098	128 151	88 147	3 414 177
December	2 892 361	268 689	130 210	75 699	3 366 960

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
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	522 811	140 981	471 047	837 572	379 093	269 467	95 529	2 716 501
2012: January	496 981	137 870	469 746	832 614	374 820	266 696	101 484	2 680 211
February.....	511 649	138 075	472 037	845 850	360 727	270 217	107 077	2 705 631
March.....	523 978	139 316	480 703	856 252	349 598	281 534	107 488	2 738 868
April.....	497 694	140 352	476 805	857 650	356 400	286 062	88 136	2 703 099
May.....	491 865	142 441	488 308	864 601	358 180	299 396	86 917	2 731 708
June.....	528 143	144 379	466 172	863 394	353 335	326 220	100 063	2 781 706
July	498 866	145 338	480 167	882 474	369 956	319 368	99 677	2 795 845
August	501 877	147 610	495 588	888 963	368 864	302 487	88 061	2 793 451
September	518 118	147 634	482 393	883 750	375 411	324 917	102 413	2 834 635
October.....	500 864	149 063	487 116	879 258	381 475	327 116	110 449	2 835 341
November	539 428	153 571	492 754	885 067	375 837	348 579	116 545	2 911 781
December	562 289	151 816	486 162	882 834	359 090	346 994	103 176	2 892 361

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
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	17 659	296 614	57 717	43 432	101 148
2012: January	281 431	16 041	297 472	60 036	44 273	104 309
February.....	251 613	13 987	265 600	60 617	46 461	107 077
March.....	209 835	20 821	230 656	62 616	46 206	108 822
April.....	203 463	24 072	227 535	62 400	45 838	108 238
May.....	275 295	20 767	296 061	62 886	53 678	116 564
June.....	246 079	22 015	268 094	62 696	53 625	116 321
July	294 640	18 083	312 722	63 814	53 976	117 790
August	281 378	10 990	292 368	64 086	56 149	120 234
September	263 667	13 581	277 248	64 620	54 623	119 243
October.....	264 550	18 789	283 339	68 108	54 822	122 930
November	266 094	20 003	286 098	72 731	55 420	128 151
December	250 603	18 087	268 689	74 403	55 807	130 210

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
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	250 745	206 793	1 261 017	610 761	42 612	2 716 501
2012: January	134 732	170 230	31 793	248 389	206 068	1 254 152	605 111	29 736	2 680 211
February	161 300	164 973	32 780	251 938	198 249	1 257 148	606 515	32 729	2 705 631
March	145 142	161 746	40 940	260 017	190 534	1 287 639	623 708	29 142	2 738 868
April	140 747	162 170	36 388	247 554	191 125	1 258 502	623 928	42 685	2 703 099
May	134 553	163 460	34 516	260 577	196 655	1 277 545	630 274	34 128	2 731 708
June	180 243	165 524	29 409	251 875	197 022	1 283 233	641 196	33 204	2 781 706
July	128 691	172 969	39 965	258 881	213 569	1 295 358	655 584	30 828	2 795 845
August	138 193	174 417	38 139	246 553	206 244	1 298 514	659 115	32 276	2 793 451
September	152 247	179 412	34 857	257 109	211 808	1 306 711	660 703	31 788	2 834 635
October	147 436	170 020	32 860	267 031	205 045	1 314 554	668 537	29 858	2 835 341
November	143 828	166 211	42 033	294 280	200 272	1 352 481	681 151	31 526	2 911 781
December	151 734	165 036	41 008	304 984	198 382	1 328 702	673 098	29 417	2 892 361

Table 7
Composition of total equity (R millions)

	Share capital	Retained earnings	Other reserves	Preference shareholders' equity	Total equity
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	124 289	8 878	10 058	247 867
2012: January	104 642	127 728	9 055	10 058	251 483
February.....	104 527	127 445	8 760	10 107	250 839
March.....	111 941	123 055	5 545	10 107	250 648
April.....	111 738	125 559	6 050	10 107	253 455
May.....	113 738	126 090	5 732	10 107	255 667
June.....	113 798	128 846	6 297	10 047	258 988
July	117 052	129 452	7 007	10 047	263 559
August	116 832	132 179	6 754	10 047	265 813
September	117 316	133 565	7 023	10 047	267 952
October.....	118 258	132 774	6 980	10 118	268 129
November	121 024	136 547	6 857	10 118	274 546
December	126 452	141 819	7 328	10 118	285 716

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
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	125 202	273 257	28 273	12 064	484 192	922 987
2012: January	126 369	267 841	26 311	11 051	474 433	906 005
February.....	116 741	278 157	27 619	10 981	485 570	919 068
March.....	121 346	278 760	32 966	11 534	486 553	931 160
April.....	124 905	279 575	33 993	10 318	495 546	944 336
May.....	127 461	282 668	32 963	13 040	493 194	949 326
June.....	135 248	283 398	34 481	12 932	512 889	978 949
July	135 550	287 416	31 962	12 210	519 773	986 911
August	137 245	291 742	32 280	18 761	524 515	1 004 543
September	137 041	285 479	32 578	16 430	514 350	985 878
October.....	138 676	294 704	33 185	17 432	532 038	1 016 035
November	142 122	306 915	33 449	17 580	537 147	1 037 213
December	138 948	314 117	34 633	20 790	549 316	1 057 805

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	
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	7 007	1 804	8 435	273	4 032
September	7 335	7 702	2 054	7 778	195	5 009
October.....	7 593	8 102	2 181	8 429	241	4 844
November	7 656	7 607	1 622	8 875	254	4 512
December	7 831	6 565	2 060	6 776	271	5 288
2012: January	7 603	7 332	2 381	7 888	206	4 460
February.....	7 256	7 218	2 052	8 303	140	3 979
March.....	7 995	8 311	2 114	8 152	178	5 861
April.....	7 861	7 149	2 343	8 596	225	3 847
May.....	8 164	8 209	2 882	9 857	223	3 410
June.....	8 125	8 468	5 123	7 829	131	3 511
July	8 252	8 388	2 247	8 936	282	5 174
August	8 229	7 371	2 407	8 933	301	3 960
September	7 908	7 527	3 281	8 208	179	3 767
October.....	8 339	8 261	2 757	9 117	279	4 447
November	8 961	8 513	3 320	9 260	260	4 633
December	9 110	11 933	2 866	8 771	254	9 152

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
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
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	-412	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	2 175	1 249	639	18 382

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
2012: January	1 122	5 328	1 689	746	2 226	961	3 710	1 185	1 533	513	17 988
February.....	964	5 037	1 554	723	2 118	946	3 213	2 417	595	559	17 008
March.....	1 037	5 421	1 678	762	2 258	1 044	3 712	1 919	974	585	18 219
April.....	1 003	5 237	1 641	754	2 214	1 020	4 519	867	1 247	565	17 937
May.....	1 195	5 406	1 721	784	2 305	1 036	4 209	1 945	990	886	18 705
June.....	992	5 314	1 750	778	2 330	984	4 278	1 574	2 262	623	19 638
July	1 127	5 297	1 709	804	2 324	1 021	4 605	506	2 388	1 096	18 685
August	943	5 108	1 648	784	2 265	988	4 206	1 745	1 032	279	18 441
September	895	4 977	1 632	879	2 251	982	4 184	1 767	906	928	17 545
October.....	869	5 151	1 650	814	2 346	1 146	4 252	3 433	-93	976	18 591
November	849	5 157	1 648	984	2 269	950	4 329	1 799	1 348	720	18 615
December	852	5 256	1 672	1 009	2 393	983	4 752	1 571	1 038	892	18 636



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
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
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	4 182	2 003	1 948	680	662	153	10 550

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
2012: January	1 553	345	4 760	2 042	1 180	177	661	332	10 385
February.....	1 484	322	4 514	1 862	965	150	622	168	9 752
March.....	1 577	342	4 888	1 930	1 066	135	697	409	10 224
April.....	1 537	335	4 822	1 958	869	115	743	303	10 076
May	1 563	349	5 278	1 686	1 066	87	809	297	10 541
June.....	1 071	346	5 083	1 646	2 554	134	1 057	379	11 512
July	1 431	346	4 985	2 412	482	-157	1 162	226	10 434
August	1 333	327	4 801	1 941	1 399	202	747	539	10 212
September	1 261	318	4 469	2 074	973	481	771	708	9 638
October.....	1 330	328	4 859	1 696	1 641	723	605	931	10 252
November	1 286	322	5 186	1 892	814	315	787	948	9 653
December	887	340	5 001	1 760	655	492	1 149	758	9 526



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*
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
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	16,49	1,16	55,43	3,33	2,74	2,97	8,09	4,46	3,63
November	16,36	1,15	55,78	3,37	2,70	2,98	8,10	4,43	3,67
December	16,70	1,17	54,88	3,38	2,64	2,91	8,09	4,41	3,68

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*
2012: January	17,10	1,20	54,62	3,40	2,66	2,91	8,11	4,40	3,70
February.....	17,11	1,20	54,67	3,43	2,64	2,92	8,12	4,39	3,73
March.....	17,41	1,22	54,24	3,44	2,63	2,89	8,09	4,36	3,74
April.....	17,22	1,21	54,32	3,46	2,62	2,90	8,10	4,34	3,76
May	16,87	1,19	54,71	3,47	2,64	2,94	8,09	4,32	3,76
June.....	16,96	1,19	54,10	3,48	2,67	2,92	8,13	4,36	3,77
July	17,14	1,20	53,90	3,48	2,69	2,92	8,11	4,33	3,77
August	16,96	1,19	53,86	3,48	2,69	2,92	8,06	4,29	3,77
September	16,53	1,17	53,98	3,48	2,67	2,91	8,03	4,27	3,76
October.....	16,13	1,14	54,08	3,48	2,66	2,92	8,00	4,24	3,76
November	16,33	1,16	53,65	3,50	2,67	2,91	7,98	4,19	3,78
December	17,69	1,27	52,86	3,53	2,81	2,95	7,93	4,13	3,80

* '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
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	5 000	1 212	354	13 874
August	7 538	5 127	1 233	647	14 544
September	7 335	5 247	1 621	834	15 036
October.....	7 593	5 236	1 583	1 284	15 695
November	7 656	5 334	1 547	726	15 263
December	7 831	5 268	1 585	-288	14 396
2012: January	7 603	4 850	2 098	384	14 935
February.....	7 256	4 911	1 566	741	14 474
March.....	7 995	4 912	2 239	1 159	16 306
April.....	7 861	4 983	1 683	484	15 011
May.....	8 164	5 881	1 874	454	16 372
June.....	8 125	5 281	2 348	838	16 593
July	8 252	5 369	2 307	713	16 640
August	8 229	5 472	1 529	371	15 600
September	7 908	5 450	1 876	201	15 435
October.....	8 339	5 685	2 266	310	16 600
November	8 961	5 947	1 988	577	17 474
December	9 110	6 903	1 866	3 164	21 044

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

	Staff	Computer processing	Travel, occupation and equipment	Marketing	Other	Operating expenses
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	4 315	761	1 267	253	1 226	7 821
August	4 590	780	1 347	327	1 391	8 435
September	4 402	692	1 350	332	1 002	7 778
October.....	4 554	867	1 319	384	1 305	8 429
November	4 764	810	1 454	468	1 379	8 875
December	4 545	1 135	1 050	433	-387	6 776
2012: January	4 508	751	1 102	231	1 297	7 888
February.....	4 738	825	1 332	283	1 126	8 303
March.....	4 744	786	1 280	317	1 024	8 152
April.....	4 930	858	1 287	405	1 116	8 596
May.....	4 891	1 049	1 336	320	2 262	9 857
June.....	4 529	714	1 456	410	720	7 829
July	4 990	913	1 430	380	1 223	8 936
August	4 948	681	1 379	405	1 521	8 933
September	4 759	878	1 359	361	851	8 208
October.....	4 786	953	2 370	404	604	9 117
November	4 737	799	1 415	531	1 778	9 260
December	4 682	968	1 460	388	1 273	8 771



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
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	211 763	49 413	300	261 476
2012: January	212 047	51 917	300	264 264
February.....	211 676	52 698	300	264 674
March.....	214 363	54 884	300	269 547
April.....	213 828	54 732	300	268 860
May.....	218 031	54 661	300	272 992
June.....	223 709	55 668	300	279 676
July	226 916	55 967	300	283 183
August	229 263	56 458	300	286 021
September	229 456	54 862	300	284 618
October.....	229 525	57 639	300	287 464
November	231 769	62 890	0	294 659
December	245 431	64 320	0	309 751



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

	Credit risk	Operational risk	Market risk	Equity risk	Other risk	Total
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	1 237 758	219 683	36 443	81 035	53 034	1 627 952
2011: January	1 228 991	219 483	29 957	81 889	53 828	1 614 148
February.....	1 249 827	219 711	31 814	81 216	54 152	1 636 720
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	1 263 998	222 931	35 532	87 018	54 070	1 663 549
August	1 283 515	221 922	36 619	85 377	54 926	1 682 359
September	1 302 311	222 190	33 562	86 033	55 154	1 699 250
October.....	1 313 809	223 271	34 576	86 847	57 463	1 715 967
November	1 311 669	223 361	37 858	86 868	59 042	1 718 798
December	1 329 366	223 387	39 619	85 333	59 482	1 737 187
2012: January	1 359 563	223 193	59 655	89 760	59 191	1 791 361
February.....	1 376 117	223 680	59 179	89 658	56 431	1 805 065
March.....	1 401 252	223 776	60 993	91 406	56 789	1 834 217
April.....	1 395 016	223 828	62 744	90 461	55 763	1 827 812
May.....	1 418 497	223 868	66 978	93 158	56 648	1 859 149
June.....	1 431 548	241 040	66 152	92 307	58 993	1 890 040
July	1 438 752	242 321	80 442	91 572	58 702	1 911 789
August	1 449 783	242 724	70 479	88 341	61 164	1 912 491
September	1 441 384	242 874	68 518	87 722	61 588	1 902 086
October.....	1 457 301	242 365	69 010	88 499	60 310	1 917 485
November	1 478 507	242 381	67 992	92 269	67 841	1 948 989
December	1 490 069	250 643	62 087	87 447	59 212	1 949 458

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
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	1 209 129	138 630	191 616	175 923	111 006	199 480	302 694	567 950	257 533
August	1 277 818	82 383	230 984	166 710	116 986	216 625	302 020	629 719	263 579
September ..	1 230 240	168 414	231 550	192 582	106 709	251 839	312 694	618 022	259 395
October.....	1 265 575	135 205	225 889	163 188	140 342	214 819	312 474	655 477	264 268
November ...	1 350 545	112 747	207 247	208 626	143 179	200 201	304 550	640 010	274 438
December ...	1 299 890	128 650	287 017	202 754	106 371	200 052	274 280	636 806	276 642
2012: January	1 312 859	139 572	239 628	182 955	99 099	247 861	250 026	645 142	294 548
February.....	1 367 928	96 807	226 112	171 787	121 805	249 573	242 191	635 811	290 630
March.....	1 331 859	164 935	204 148	188 544	124 327	239 093	248 781	623 478	283 038
April.....	1 306 107	114 553	254 528	201 101	123 870	235 993	248 965	602 312	282 738
May.....	1 322 986	146 854	241 914	208 605	125 441	203 817	287 591	662 523	287 255
June.....	1 351 570	176 476	215 648	194 592	121 660	179 695	303 483	686 658	288 226
July	1 358 314	150 600	225 310	188 741	103 746	186 357	314 288	758 802	301 483
August	1 338 240	172 125	214 805	173 004	111 156	199 220	323 010	743 022	297 929
September ..	1 387 239	166 968	191 208	190 482	74 371	245 090	308 463	727 751	310 210
October.....	1 398 816	140 968	208 438	149 536	118 956	239 513	314 659	729 086	310 612
November ...	1 386 855	186 929	158 001	206 390	167 240	235 809	292 302	754 337	314 384
December ...	1 378 091	153 287	271 385	217 658	122 843	198 910	277 040	726 051	319 599

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
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	105 198	73 146	142 713	123 358	104 940	209 460	350 808	1 641 002	377 457
August	124 815	67 034	162 080	125 203	104 140	227 011	358 757	1 701 482	387 077
September ..	108 432	89 027	179 437	134 323	103 978	258 807	373 261	1 692 296	405 364
October.....	119 940	71 343	174 862	117 885	123 262	243 665	384 244	1 716 285	401 598
November ...	144 776	70 805	173 189	141 851	122 401	237 702	381 684	1 721 465	424 622
December ...	107 780	73 934	216 994	133 266	112 513	244 278	360 669	1 715 331	429 009
2012: January	116 754	68 917	190 096	138 779	104 460	273 117	341 001	1 725 309	438 699
February.....	116 499	65 520	189 980	122 437	113 820	269 474	321 458	1 749 618	435 911
March.....	110 599	91 131	162 073	127 413	103 238	256 703	319 519	1 782 699	441 407
April.....	106 063	57 028	177 636	125 059	107 251	244 167	313 653	1 792 896	451 325
May.....	113 561	79 321	187 016	136 070	105 999	235 108	321 738	1 778 310	547 434
June.....	104 424	88 324	166 369	119 600	108 465	219 454	334 589	1 935 986	451 236
July	114 269	65 453	174 758	132 956	102 140	216 035	335 076	2 001 709	460 743
August	97 770	88 395	171 423	117 887	97 339	214 417	342 674	2 082 920	451 612
September ..	126 358	76 577	158 520	116 612	92 552	240 261	330 753	2 099 091	459 350
October.....	115 705	89 428	209 024	138 518	98 524	209 007	300 701	2 083 430	459 938
November ...	104 347	112 015	187 157	153 832	122 171	209 992	290 249	2 143 643	473 329
December ...	102 303	106 375	236 604	172 746	107 303	201 066	305 871	2 053 345	479 230



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	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	152 988	116 447
2010: January	49 987	228 383	150 237	90 107
February.....	44 197	235 269	148 750	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	212 597	154 359	86 471
August	45 354	240 258	182 275	94 567
September	45 765	220 844	159 466	86 117
October.....	43 046	240 845	171 160	108 125
November	48 256	221 719	161 915	97 171
December	50 019	264 545	159 192	143 078
2011: January	52 938	259 060	155 670	149 460
February.....	47 345	264 825	157 449	152 960
March.....	54 232	250 648	160 014	127 898
April.....	53 023	254 293	159 195	132 639
May.....	48 284	236 719	147 856	123 861
June.....	50 373	272 693	152 547	157 291
July	47 723	226 048	146 036	111 706
August	44 538	238 619	156 566	119 454
September	44 639	227 152	148 736	120 267
October.....	42 995	221 176	146 012	112 656
November	51 101	196 963	136 147	94 228
December	56 819	246 817	153 948	133 186



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)
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	2 312 328	43 622	5,79	1,89	32,57
2011: January	134 355	2 312 130	43 829	5,81	1,90	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	1,90	32,88
May.....	133 833	2 334 394	44 265	5,73	1,90	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	1,80	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.....	120 034	2 448 273	41 403	4,90	1,69	34,49
November	120 062	2 499 394	40 991	4,80	1,64	34,14
December	118 059	2 522 159	41 166	4,68	1,63	34,87
2012: January	118 608	2 505 798	41 126	4,73	1,64	34,67
February.....	118 508	2 518 147	40 981	4,71	1,63	34,58
March.....	117 661	2 568 122	41 017	4,58	1,60	34,86
April.....	117 392	2 528 431	40 994	4,64	1,62	34,92
May.....	117 558	2 577 991	41 705	4,56	1,62	35,48
June.....	116 788	2 615 169	43 185	4,47	1,65	36,98
July	116 862	2 637 703	43 203	4,43	1,64	36,97
August	115 460	2 646 764	42 636	4,36	1,61	36,93
September	114 951	2 679 928	43 998	4,29	1,64	38,28
October.....	114 879	2 685 191	44 177	4,28	1,65	38,46
November	112 326	2 769 442	45 024	4,06	1,63	40,08
December	112 048	2 753 255	44 814	4,07	1,63	40,00

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)
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
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	1 325 749	81 977	6,18	860 505	13 955	1,62	538 574	331	0,06	2 724 828	96 263	3,53



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)
2012: January	1 334 530	81 189	6,08	852 511	14 514	1,70	553 717	333	0,06	2 740 757	96 037	3,50
February.....	1 340 692	81 272	6,06	870 608	14 587	1,68	524 167	326	0,06	2 735 468	96 186	3,52
March.....	1 355 310	80 276	5,92	893 215	14 266	1,60	547 452	330	0,06	2 795 976	94 872	3,39
April.....	1 358 013	79 419	5,85	870 032	15 567	1,79	524 991	328	0,06	2 753 036	95 314	3,46
May.....	1 362 320	78 414	5,76	891 265	16 022	1,80	540 924	349	0,06	2 794 509	94 785	3,39
June.....	1 358 913	77 600	5,71	899 590	15 144	1,68	533 885	338	0,06	2 792 388	93 082	3,33
July	1 366 160	76 575	5,61	900 645	15 643	1,74	517 281	332	0,06	2 784 085	92 549	3,32
August	1 371 190	75 959	5,54	913 913	15 758	1,72	504 173	605	0,12	2 789 276	92 323	3,31
September	1 430 450	76 964	5,38	914 172	16 037	1,75	532 496	642	0,12	2 877 119	93 642	3,25
October.....	1 437 296	75 008	5,22	918 922	16 032	1,74	530 451	611	0,12	2 886 669	91 651	3,17
November	1 450 069	73 076	5,04	938 222	15 591	1,66	586 364	598	0,10	2 974 655	89 265	3,00
December	1 452 738	71 930	4,95	945 345	17 344	1,83	578 508	616	0,11	2 976 590	89 890	3,02

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)
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	189 190	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
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	139 434	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	859 431	59 865	6,97	133 160	5 997	4,50	195 172	10 617	5,44	137 986	5 499	3,98	1 325 749	81 977	6,18



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)
2012: January	859 805	59 866	6,96	135 446	5 860	4,33	197 072	10 102	5,13	142 206	5 362	3,77	1 334 530	81 189	6,08
February	860 003	59 306	6,90	136 187	5 779	4,24	199 932	10 891	5,45	144 571	5 297	3,66	1 340 692	81 272	6,06
March	866 440	58 611	6,76	142 598	5 802	4,07	203 000	10 752	5,30	143 272	5 111	3,57	1 355 310	80 276	5,92
April	866 758	57 797	6,67	144 302	5 849	4,05	203 820	10 569	5,19	143 133	5 205	3,64	1 358 013	79 419	5,85
May	867 172	56 720	6,54	145 964	5 856	4,01	207 607	10 776	5,19	141 577	5 061	3,57	1 362 320	78 414	5,76
June	867 485	55 499	6,40	139 533	5 901	4,23	210 434	11 187	5,32	141 460	5 014	3,54	1 358 913	77 600	5,71
July	866 412	54 124	6,25	140 680	5 783	4,11	216 750	11 674	5,39	142 318	4 994	3,51	1 366 160	76 575	5,61
August	866 505	53 156	6,13	142 750	6 018	4,22	219 837	11 688	5,32	142 099	5 098	3,59	1 371 190	75 959	5,54
September	869 594	52 574	6,05	147 329	5 978	4,06	269 068	13 304	4,94	144 459	5 108	3,54	1 430 450	76 964	5,38
October	870 950	50 561	5,81	148 862	5 978	4,02	272 428	13 350	4,90	145 057	5 119	3,53	1 437 296	75 008	5,22
November	873 110	48 896	5,60	151 829	6 051	3,99	275 953	13 117	4,75	149 178	5 012	3,36	1 450 069	73 076	5,04
December	872 638	48 117	5,51	153 344	6 182	4,03	278 735	13 269	4,76	148 021	4 361	2,95	1 452 738	71 930	4,95

Sectoral distribution of credit exposures (as a percentage of total credit exposure)

	Agriculture	Mining	Manufac- turing	Electricity	Construction	Wholesale and retail trade	Transport and communi- cation	Finance and insurance	Real estate	Business services	Community and personal services	Private households	Other	Total*
2010: March.....	1,61	3,08	3,55	0,93	1,47	3,72	2,75	22,27	5,45	4,58	4,84	38,77	6,97	100,00
June.....	1,60	3,00	4,02	1,21	1,20	3,68	2,66	24,47	5,26	5,29	5,36	37,30	4,94	100,00
September ...	1,58	3,15	4,12	0,94	1,13	3,89	3,58	25,73	5,05	3,50	5,05	36,21	6,07	100,00
December	1,72	2,93	4,10	0,91	1,22	3,86	3,58	24,83	6,41	3,35	5,16	35,14	6,79	100,00
2011: March.....	1,79	3,23	4,08	0,98	1,26	3,87	3,26	23,33	6,60	3,61	5,26	36,14	6,59	100,00
June.....	1,77	3,41	4,25	0,87	1,30	3,97	3,36	22,84	6,52	3,61	5,49	36,07	6,55	100,00
September ...	1,66	3,70	4,14	0,78	1,21	3,69	3,29	26,36	6,34	3,40	5,46	33,86	6,10	100,00
December	1,73	3,68	4,27	0,85	1,18	3,96	3,44	25,17	6,34	3,71	5,37	34,28	6,02	100,00
2012: March.....	1,75	3,67	4,46	0,70	1,25	4,14	3,32	24,18	5,19	3,78	6,53	36,56	4,45	100,00
June.....	1,72	3,73	4,41	0,72	1,16	4,26	3,42	24,67	5,12	3,68	6,35	35,85	4,91	100,00
September ...	1,64	3,71	4,29	0,74	1,20	4,37	3,03	25,92	5,29	3,52	6,04	35,16	5,11	100,00
December	1,64	3,92	4,53	1,05	1,27	4,47	3,36	24,32	5,06	3,74	6,20	35,28	5,15	100,00

* Differences may occur due to rounding

Geographic distribution of credit exposures (as a percentage of total credit exposure)

	Other African countries					Europe					Asia			North America			South America			Total*
	South Africa																			
2010: March.....	91,00	0,51	6,88	0,35	1,03	0,20	0,03	100,00												
June.....	91,65	0,39	6,01	0,38	1,32	0,20	0,05	100,00												
September	89,26	0,47	7,73	0,44	1,88	0,19	0,04	100,00												
December	88,37	0,51	7,38	0,54	1,67	0,19	1,32	100,00												
2011: March.....	89,17	0,49	6,67	0,59	1,44	0,26	1,38	100,00												
June.....	89,25	0,79	6,05	1,09	1,18	0,26	1,38	100,00												
September	86,57	1,01	7,84	1,24	1,67	0,24	1,43	100,00												
December	86,76	1,23	7,44	1,25	1,66	0,16	1,49	100,00												
2012: March.....	87,90	1,56	7,49	1,15	1,54	0,24	0,13	100,00												
June.....	87,06	1,52	8,27	1,10	1,60	0,27	0,18	100,00												
September	87,15	1,70	8,02	0,95	1,74	0,26	0,17	100,00												
December	87,43	1,79	7,51	1,03	1,75	0,30	0,19	100,00												

* Differences may occur due to rounding

Table 24
Turnover in derivative contracts (R millions)

	Interest rate contracts	Foreign- exchange contracts	Equity and indices	Commodities	Total
2010: January	1 881 922	2 606 768	275 623	39 730	4 804 042
February.....	1 780 949	2 684 843	272 905	117 249	4 855 945
March.....	1 883 661	2 994 448	470 415	80 529	5 429 053
April.....	1 691 643	2 759 922	276 713	66 563	4 794 840
May.....	1 893 164	2 950 667	334 192	104 071	5 282 094
June.....	1 702 489	3 147 690	397 687	127 561	5 375 427
July	2 263 487	2 994 471	238 671	118 895	5 615 524
August	2 482 884	3 500 161	247 732	113 909	6 344 686
September	2 539 810	3 224 186	391 533	180 006	6 335 535
October.....	2 736 465	3 069 319	349 253	118 663	6 273 700
November	3 747 914	3 676 266	297 507	40 119	7 761 806
December	1 586 718	3 104 713	424 226	45 884	5 161 541
2011: January	4 517 689	3 989 174	334 142	38 688	8 879 693
February.....	7 469 417	4 423 045	348 359	53 388	12 294 209
March.....	5 613 281	4 063 285	526 282	48 920	10 251 769
April.....	3 521 179	3 228 461	240 221	44 820	7 034 682
May.....	4 832 822	3 939 724	301 387	43 320	9 117 253
June.....	4 412 226	3 782 738	411 263	53 086	8 659 313
July	4 098 971	3 864 802	369 120	56 484	8 389 377
August	6 155 777	4 525 775	564 790	65 404	11 311 746
September	3 772 931	4 347 566	592 158	62 295	8 774 951
October.....	2 870 392	4 146 866	525 555	48 284	7 591 096
November	3 781 914	4 731 484	538 951	63 898	9 116 247
December	1 742 331	3 638 262	475 913	44 951	5 901 457
2012: January	2 777 346	3 987 058	463 953	46 827	7 275 184
February.....	1 950 222	3 671 272	584 515	55 928	6 261 937
March.....	2 757 718	3 546 167	724 804	48 750	7 077 439
April.....	1 774 005	3 271 926	240 410	51 783	5 338 124
May.....	3 145 121	4 139 593	216 490	58 168	7 559 371
June.....	2 921 343	3 719 770	386 193	59 900	7 087 206
July	3 257 826	4 177 665	297 044	65 458	7 797 993
August	1 616 475	3 861 685	327 060	49 816	5 855 036
September	2 233 331	3 706 171	376 403	54 010	6 369 915
October.....	2 449 270	4 324 474	328 289	108 096	7 210 129
November	2 515 635	3 806 572	365 259	455 590	7 143 057
December	674 369	3 401 326	393 437	53 854	4 522 986

Table 25

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
2010: January	28 854	22 128	6 726	227 852	234 632	-6 780	-54
February.....	29 106	21 583	7 523	231 932	239 189	-7 257	266
March.....	28 442	21 418	7 024	226 598	233 521	-6 922	102
April.....	27 506	21 415	6 091	222 828	229 130	-6 302	-211
May.....	26 900	20 854	6 046	231 534	237 579	-6 045	1
June.....	27 611	20 373	7 239	229 236	236 649	-7 413	-94
July	27 189	20 784	6 406	231 888	238 470	-6 582	-170
August	29 016	21 595	7 422	244 396	251 943	-7 547	-125
September	28 724	21 380	7 344	254 134	261 617	-7 483	-139
October.....	27 975	22 511	5 465	268 254	274 044	-5 791	-326
November	30 744	22 841	7 903	279 294	287 487	-8 194	-290
December	35 686	26 060	9 625	287 223	296 927	-9 704	-78
2011: January	31 445	23 118	8 328	280 155	288 648	-8 493	-165
February.....	31 719	23 468	8 251	286 455	294 808	-8 353	-102
March.....	29 914	22 714	7 200	276 850	284 192	-7 343	-143
April.....	26 488	21 624	4 864	274 028	279 108	-5 080	-295
May.....	26 901	21 538	5 363	273 559	279 024	-5 465	-102
June.....	27 688	21 073	6 615	280 461	287 162	-6 701	-86
July	28 033	20 638	7 395	287 399	294 815	-7 416	-21
August	29 739	21 042	8 696	307 269	315 856	-8 587	109
September	30 532	20 325	10 208	327 554	337 494	-9 940	268
October.....	30 530	20 576	9 955	335 416	345 508	-10 092	-138
November	33 583	20 496	13 087	335 379	348 423	-13 043	43
December	35 070	21 855	13 215	311 553	324 504	-12 951	265
2012: January	37 879	23 565	14 314	291 186	305 362	-14 176	138
February.....	33 576	23 513	10 063	296 204	306 561	-10 356	-293
March.....	33 905	25 378	8 527	344 133	353 056	-8 924	-397
April.....	34 391	25 323	9 068	341 058	350 767	-9 708	-640
May.....	35 634	25 069	10 566	279 483	290 095	-10 612	-46
June.....	37 873	25 372	12 501	284 185	296 758	-12 572	-71
July	38 455	25 503	12 953	299 485	312 439	-12 954	-1
August	37 148	24 871	12 277	303 767	315 779	-12 013	264
September	38 109	26 155	11 954	312 758	324 305	-11 547	406
October.....	37 766	26 577	11 190	305 604	316 581	-10 977	213
November	40 986	30 290	10 695	298 581	309 035	-10 454	241
December	39 842	30 733	9 109	282 666	291 578	-8 912	198

