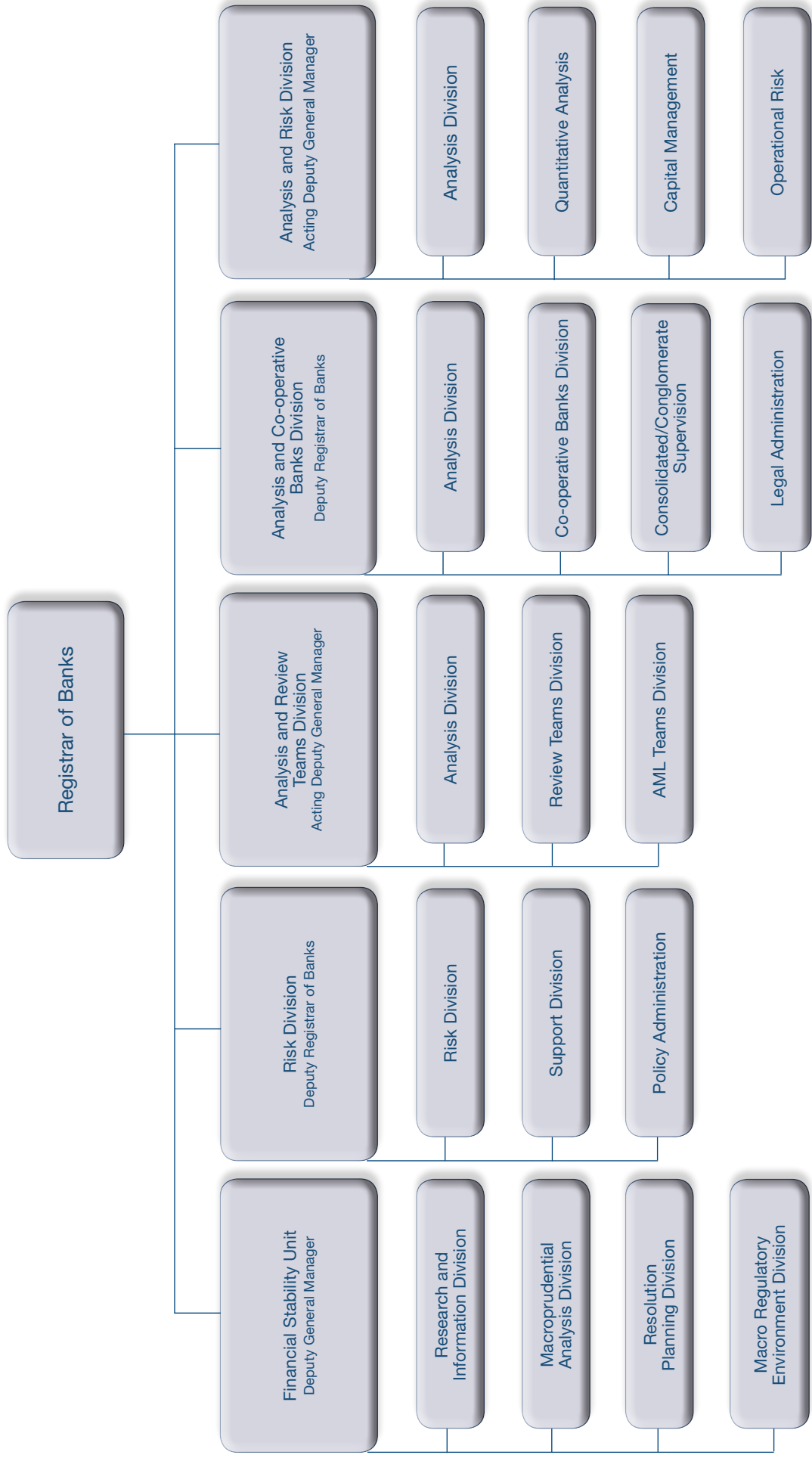


Appendices

Organisational structure of the Bank Supervision Department



Appendix 1 (continued)

Total staff complement, vacancies and employment equity numbers

	31 December 2012	31 December 2013
Total job register (permanent positions).....	169	171
Total employed.....	150	159
Total vacancies.....	19	12
Employment equity: Race (target group – per cent)		
General management	51	50
Other staff.....	65	65
Employment equity: Gender (target group – per cent)		
General management	39	41
Other staff.....	71	68

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2013

Registered banks

Institution	Address	Total assets at 31 December		Annual growth (per cent)
		2012 (R millions)	2013 (R millions)	
1 Absa Bank Limited	P O Box 7735, Johannesburg, 2000	754 214	777 881	3,14
2 African Bank Limited	Private Bag X170, Midrand, 1685	64 047	69 952	9,22
3 Albaraka Bank Limited	P O Box 4395, Durban, 4000	3 714	4 402	18,52
4 Bidvest Bank Limited	P O Box 185, Johannesburg, 2000	4 459	4 732	6,12
5 Capitec Bank Limited	P O Box 12451, Die Boord, Stellenbosch, 7613	37 421	44 481	18,87
6 FirstRand Bank Limited	P O Box 650149, Benmore, 2010	734 117	785 371	6,98
7 Grindrod Bank Limited	P O Box 3211, Durban, 4000	6 009	9 365	55,85
8 Habib Overseas Bank Limited	P O Box 62369, Marshalltown, 2107	1 092	1 058	-3,11
9 HBZ Bank Limited	P O Box 1536, Wandsbeck, 3631	2 998	3 566	18,95
10 Investec Bank Limited	P O Box 785700, Sandton, 2146	264 070	274 173	3,83
11 Mercantile Bank Limited	P O Box 782699, Sandton, 2146	7 139	7 571	6,05
12 Nedbank Limited	P O Box 1144, Johannesburg, 2000	616 818	661 945	7,32
13 Sasfin Bank Limited	P O Box 95104, Grant Park, 2051	3 119	4 058	30,11
14 The South African Bank of Athens Limited	P O Box 7781, Johannesburg, 2000	2 020	2 215	9,65
15 The Standard Bank of South Africa Limited	P O Box 7725, Johannesburg, 2000	954 060	979 895	2,71
16 Ubank Limited (formerly known as Teba Bank Limited)	Private Bag X101, Sunninghill, 2157	3 650	4 366	19,62

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2013 (continued)

Registered mutual banks

Institution	Address	Total assets at 31 December		Annual growth (per cent)
		2012 (R millions)	2013 (R millions)	
1 Finbond Mutual Bank	P O Box 2127, Brooklyn Square, 0075	559	1 135	103,14
2 GBS Mutual Bank	P O Box 114, Grahamstown, 6140	894	983	9,95
3 VBS Mutual Bank	P O Box 3618, Makhado, 0920	295	323	9,69

Registered local branches of foreign banks

Institution	Address	Total assets at 31 December		Annual growth (per cent)
		2012 (R millions)	2013 (R millions)	
1 Bank of Baroda	Premises No.14, 2nd floor, Sandton City Twin Towers, (East Wing), Sandton, 2196	1 296	1 619	24,92
2 Bank of China Limited Johannesburg Branch (trading as Bank of China Johannesburg Branch)	P O Box 782616, Sandton, 2146	11 682	14 513	24,23
3 Bank of India	P O Box 653589, Benmore, 2010	252	291	15,48
4 Bank of Taiwan South Africa Branch	P O Box 1999, Parklands, 2121	1 928	1 423	-26,19
5 BNP Paribas South Africa	P O Box 52897, Saxonwold, 2132	–	467	100,00
6 Canara Bank	11th Floor, Sandton City Office Towers, Cnr 5th Street and Rivonia Road, Sandhurst Ext 3, Sandton, 2196	–	–	–
7 China Construction Bank Corporation – Johannesburg Branch	Private Bag X10007, Sandton, 2146	15 466	18 374	18,80
8 Citibank NA	P O Box 1800, Saxonwold, 2132	41 698	40 805	-2,14
9 Deutsche Bank AG	Private Bag X9933, Sandton, 2146	18 458	20 126	9,04
10 HSBC Bank plc – Johannesburg Branch	Private Bag X785434, Sandton, 2146	30 080	34 047	13,19
11 JPMorgan Chase Bank, NA (Johannesburg Branch)	Private Bag X9936, Sandton, 2146	40 705	29 274	-28,08
12 Société Générale Johannesburg Branch	P O Box 6872, Johannesburg, 2000	6 109	9 090	48,80
13 Standard Chartered Bank (Johannesburg Branch)	P O Box 782080, Sandton, 2146	21 551	32 444	50,55
14 State Bank of India	P O Box 2538, Saxonwold, 2132	2 457	3 571	45,37

Appendix 2

Registered banks, mutual banks and local branches of foreign banks as at 31 December 2013 (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 2013 to 31 December 2013

Name changes

Previous name	New name	Date of change
None		

Cancellation of registration

Institution	Date of order
The Hongkong and Shanghai Banking Corporation Limited	31 March 2013

Appendix 4

Registered controlling companies as at 31 December 2013

Institution	Address
1 African Bank Investments Limited	P O Box X170, Midrand, 1685
2 Barclays Africa Group Limited	P O Box 7735, Johannesburg, 2000
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	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 Aiolou Street, Athens TT 121, Greece
3 Pitcairn's Finance (in respect of Habib Overseas Bank Limited)	121, Avenue de la Faiencerie, L-1511 Luxembourg, RCS Luxembourg, 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 African Banking Corporation Botswana Limited (trading as BancABC Botswana)	P O Box 970, Saxonwold, 2132
3 Banco Angolano de Investimentos	P O Box 785553, Sandton, 2146
4 Banco BPI, SA	P O Box 303, Bruma, 2026
5 Banco Espirito Santo e Comercial de Lisboa	P O Box 749, Bruma, 2026
6 Banco Internacional de Credito	30 Arena Close, H Santos Building, Bruma, 2198
7 Banco Nacional De Desenvolvimento Econômica E Social	Illovo Edge, 4th Floor, Building 1, Corner Fricker and Harries Road, Illovo, Sandton, 2196
8 Banco Santander Totta SA	P O Box 309, Bruma, 2026
9 Banif – Banco Internacional do Funchal, SA	P O Box 16838, Bruma, 2026
10 Bank Leumi Le-Israel BM	Private Bag X41, Saxonwold, 2132
11 Bank of America, National Association	P O Box 651987, Benmore, 2010
12 Bank of Cyprus Group	P O Box 652176, Benmore ,2010
13 Commerzbank AG Johannesburg	P O Box 860, Parklands, 2121
14 Credit Suisse AG	Private Bag X9911, Sandton, 2146
15 Ecobank	1st Floor, No. 1 Protea Place, Corner Fredman Drive, Sandton, 2196
16 Export-Import Bank of India	2nd floor, Sandton City, Twin Towers East Wing, Sandton, 2196
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 Icici Bank Limited	P O Box 78261, Sandton, 2146
23 Industrial and Commercial Bank of China African Representative Office	P O Box 40, Cape Town, 8000
24 KfW Iplex-Bank GmbH	P O Box 2402, Saxonwold, 2132
25 Millenium BCP	P O Box 273, Bruma, 2026
26 Mizuho Bank Limited	P O Box 785553, Sandton, 2146
27 National Bank of Egypt	P O Box 55402, Northlands, 2116
28 NATIXIS Southern Africa Representative Office	Postnet Suite X352, Private Bag X1, Melrose Arch, 2076
29 Royal Bank of Canada (Suisse) SA	P O Box 3084, Rivonia, 2128
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
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

Appendix 5

Foreign banks with approved local representative offices (continued)

Institution	Address
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 plc	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 2013 there were 43 representative offices (ROs) operating in South Africa, emanating from 20 countries.

2. Change in status of ROs during 2013

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

- i. Barclays Bank plc
- ii. Barclays Private Clients International Limited
- iii. HSBC Bank International Limited
- iv. Lloyds TSB Offshore Limited
- v. The Royal Bank of Scotland NV

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

- i. African Banking Corporation of Botswana Limited
- ii. Banco Nacional De Desenvolvimento Economico E Social
- iii. Banco Internacional De Credito
- iv. Banif – Banco Internacional do Funchal, SA
- v. Mizuho Bank Limited
- vi. Royal Bank of Canada (Suisse) SA
- vii. The Royal Bank of Scotland plc

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 2013

C6/2013	Matters related to conditions for the issue of instruments or shares, the proceeds of which rank as Tier 2 capital
C5/2013	Reporting of items subject to thresholds that do not constitute a full deduction from qualifying capital and reserve funds
C4/2013	Treatment of investments in banking, financial, securities, insurance and commercial entities
C3/2013	Interpretation and application of criteria relating to effective maturity
C2/2013	Matter related to specific minority interests, that is, non-controlling interests, in shares and/or instruments qualifying as capital
C1/2013	Status of previously issued circulars

Banks Act Directives issued in 2013

D14/2013	Transitional arrangements related to capital requirements for over-the-counter derivatives that are not transacted through a central counterparty
D13/2013	Clarification of the requirements for approval of the acquisition of “an interest” outside the Republic as provided for in section 52(1)(c) of the Banks Act, 1990 (Act No. 94 of 1990)
D12/2013	Mapping of the international scale rating symbols of Fitch ratings and Moody’s Investor Service to the prescribed risk weights available in terms of regulation 23 of the Regulations relating to Banks
D11/2013	Operational risk practices – completion and submission of the BA 410 return
D10/2013	Limit in respect of effective net open foreign-currency position, and matters related to the unencumbered assets to be held by branches of foreign institutions
D9/2013	Investments, and loans and advances by controlling companies: Section 50 of the Banks Act, 1990
D8/2013	Matters related to the composition of Pillar 3 capital disclosure requirements
D7/2013	Matters related to locational statistics based on residence and nationality (form BA 940)
D6/2013	Matters related to changes to credit risk models used for the calculation of required capital and reserve funds for credit risk
D5/2013	Capital framework for South Africa based on the Basel III framework
D4/2013	Matters related to transitional arrangements relating to the surplus capital of a subsidiary attributable to third parties
D3/2013	Matters related to capital floors
D2/2013	Matters related to liquidity coverage ratio
D1/2013	Matters related to qualifying capital instruments issued by subsidiaries of banks or controlling companies

Banks Act Guidance Notes issued in 2013

G7/2013	Loss absorbency requirements for Additional Tier 1 and Tier 2 capital instruments
G6/2013	Provision for a committed liquidity facility by the South African Reserve Bank
G5/2013	Foreign Exchange Settlement Risk
G4/2013	Operational risk practices – completion and submission of the BA 410
G3/2013	Loss absorbency requirements for Additional Tier 1 and Tier 2 capital instruments
G2/2013	Operational risk practices
G1/2013	Status of previously issued guidance notes

Appendix 7

Exemptions and exclusions from the application of the Banks Act, 1990

Section 1(1)(cc): Exemptions by the Registrar of Banks with approval of the Minister of Finance

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
Common Bond	No. 35368 of 25 May 2012	Indefinite
Securitisation Schemes	No. 30628 of 1 December 2008	Indefinite

Section 1(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
"Ithala Limited" a wholly owned subsidiary of Ithala Development Finance Corporation Limited	No. 36103 of 1 February 2013	31 December 2013
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 2013 to 31 December 2013

Name of controlling company	Date of approval	Name of interest (and percentage interest held, if not 100 per cent)	Domicile
Absa Group Limited	2013-04-08	Barclays Africa Group Limited	South Africa
Absa Group Limited	2013-04-19	Bowwood and Main No 11 (Proprietary) Limited	South Africa
FirstRand Limited	2013-04-16	FRS Rental Services (Pty) Limited and QuipFin (Pty) Limited	South Africa
FirstRand Limited	2013-11-29	SA Corporate Real Estate Fund Nominees (Pty) Limited	South Africa
FirstRand Limited	2013-11-29	Capital Property Fund Nominees (Pty) Limited	South Africa
FirstRand Limited	2013-11-29	Allied Property Trustees (SYCOM) (Pty) Limited	South Africa
FirstRand Limited	2013-02-25	Merchant Bank Ghana Limited	Ghana
FirstRand Limited	2013-04-05	Freedom Plaza Property Owners Association (Pty) Limited	Namibia
FirstRand Limited	2013-12-13	RMB Bank Ghana Limited	Ghana
Investec Limited	2013-01-22	Investec Wealth and Investment (Channel Islands) Limited and Torch Nominees Limited	Guernsey and Jersey
Investec Limited	2013-02-08	Leisure Investment Capital Limited	Nigeria
Investec Limited	2013-03-12	Alpha Investments Sarl	Luxembourg
Investec Limited	2013-02-18	Investec Asset Management North America Incorporated	United States of America
Investec Limited	2013-05-22	Investec Property Management (Pty) Limited and Investec Propco (Pty) Limited	Australia
Investec Limited	2013-04-22	Investec Wealth and Investec Management (Pty) Limited	South Africa
Investec Limited	2013-05-08	Eternity Power (RF) (Pty) Limited	South Africa
Investec Limited	2013-08-01	Investec Asia (Beijing) Limited	Republic of China
Investec Limited	2013-09-09	Joint venture through Investec Properties (Pty) Limited with joint venture partners, namely Argo Real Estate Partners LLP and Newmark Properties LLP	United Kingdom
Investec Limited	2013-09-19	Fuel Cell IP 1, and Fuel Cell IP 2 LCC	United States of America
Investec Limited	2013-12-13	MB Technologies (Pty) Limited	South Africa
Investec plc*	2013-12-13	Investec Asset Management Hong Kong Limited	Hong Kong
Investec plc*	2013-12-13	Investec Africa Private Equity Fund 2 GP Limited	Guernsey
Nedbank Group Limited	2013-07-19	Banco Unico	Jersey
Standard Bank Group Limited	2013-01-28	STANLIB Infrastructure GP 1 (Pty) Limited	South Africa
Standard Bank Group Limited	2013-01-28	Liberty Investment Services (Pty) Limited and Liberty Investment Services Nominees (Pty) Limited	South Africa
Standard Bank Group Limited	2013-06-07	Tutuwa Community Investment Fund NPC	South Africa
Standard Bank Group Limited	2013-09-06	LC Golf SA (Pty) Limited, Pearl Valley Properties (Pty) Limited and Seven Wood Trading 57 (Pty) Limited	South Africa
Standard Bank Group Limited	2013-09-13	Liberty Blue Consultancy Limited (Establishment)	South Africa
Standard Bank Group Limited	2013-09-13	The Standard Bank of South Africa Limited Representative Office in the Ivory Coast	Ivory coast
Standard Bank Group Limited	2013-06-21	The Standard Bank of South Africa Limited Representative Office in Ethiopia	Ethiopia
Standard Bank Group Limited	2013-07-19	STANLIB Uganda Limited	Uganda
Standard Bank Group Limited	2013-08-16	E-Centric Payment Systems Namibia	Namibia
Standard Bank Group Limited	2013-10-11	Liberty Life Zambia Limited	Zambia
Standard Bank Group Limited	2013-12-06	Standard Bank, South Sudan Limited	Republic of South Sudan
Standard Bank Group Limited	2013-09-20	CMB Nominees (Pty) Limited	South Africa

* All expansions undertaken by Investec plc were noted by the Bank Supervision 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 2013

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	The Netherlands 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.

*A letter of intent has been signed between the Bank Supervision Department of the South African Reserve Bank and the Financial Services Authority and Bank of England rendering the terms of the current MoU applicable to the Prudential Regulation Authority and Financial Conduct Authority as may be relevant.

Appendix 9

Memorandums of understanding concluded between the Bank Supervision Department of the South African Reserve Bank and foreign supervisors as at 31 December 2013 (continued)

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 United Arab Emirates
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 the Southern African Development Community (SADC) have signed a Protocol on Finance and Investment (PFI). The PFI, among other things, includes a section setting out the framework for co-operation and co-ordination in banking regulatory and supervisory matters. The 14 SADC countries are the Republic of Angola, the Republic of Botswana, the Democratic Republic of Congo, the Kingdom of Lesotho, the Republic of Malawi, the Republic of Mauritius, the Republic of Mozambique, the Republic of Namibia, Republic of Seychelles, 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
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	80 974	200 282	2 371 382	243 274	336 979	136 577	3 369 468
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	136 576	3 509 537
July	81 311	202 985	2 578 598	277 106	301 582	128 139	3 569 722
August	85 452	203 225	2 588 206	266 050	280 007	136 140	3 559 080
September	87 906	204 146	2 619 968	266 497	266 156	142 513	3 587 186
October	90 380	199 718	2 624 646	271 974	263 034	146 053	3 595 806
November	93 304	196 571	2 708 420	272 976	262 525	154 928	3 688 723
December	97 673	197 528	2 691 726	249 580	253 152	162 985	3 652 645
2013: January	93 650	193 129	2 691 588	280 475	245 043	146 940	3 650 826
February	96 379	198 694	2 728 239	279 724	230 865	142 388	3 676 288
March	94 273	207 879	2 767 394	269 343	215 055	147 105	3 701 050
April	97 086	216 844	2 754 104	261 770	242 240	146 121	3 718 165
May	96 656	219 841	2 774 102	261 438	271 771	145 000	3 768 807
June	91 999	227 383	2 826 481	251 564	237 075	152 880	3 787 383
July	97 551	218 864	2 800 142	246 155	225 397	150 939	3 739 047
August	97 107	217 626	2 856 572	247 045	234 228	141 330	3 793 909
September	89 787	212 048	2 846 672	253 504	215 944	148 859	3 766 814
October	99 090	211 492	2 828 710	260 005	210 794	146 606	3 756 696
November	98 802	213 270	2 889 927	255 645	207 195	149 845	3 814 685
December	106 685	214 732	2 901 372	252 617	215 455	152 335	3 843 195

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
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	250 965	109 579	396 207	544 756	54 624	2 371 382
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	59 105	2 578 598
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	81 212	292 462	136 737	552 623	604 941	61 464	2 691 726
2013: January	834 445	250 116	82 628	294 957	137 024	545 296	609 601	62 479	2 691 588
February.....	837 601	248 023	83 742	298 111	143 906	547 559	632 897	63 599	2 728 239
March.....	837 066	249 545	83 935	301 742	149 809	567 762	641 212	63 676	2 767 394
April.....	837 514	250 427	84 798	304 770	145 206	562 169	633 807	64 587	2 754 104
May.....	839 647	251 600	85 962	308 225	139 177	564 596	650 725	65 830	2 774 102
June.....	840 313	252 925	86 973	311 764	145 498	564 238	691 532	66 763	2 826 481
July	841 306	253 862	87 350	315 661	138 645	561 020	669 940	67 642	2 800 142
August	842 744	258 523	88 586	318 949	142 849	567 694	707 326	70 099	2 856 572
September	843 959	262 210	89 552	322 578	144 574	559 835	691 546	67 582	2 846 672
October.....	845 153	264 338	92 016	326 487	139 308	550 814	678 435	67 841	2 828 710
November	845 453	263 245	93 213	328 950	141 211	529 368	756 652	68 165	2 889 927
December	845 586	260 842	93 683	331 214	143 130	539 589	756 282	68 953	2 901 372

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
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	9 558	9 206	87 999	285 453	544 756
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	309 802	621 079
December	128 077	66 641	11 383	6 247	89 082	303 511	604 941
2013: January	119 979	66 360	9 576	7 426	91 888	314 371	609 601
February.....	121 153	68 419	9 827	6 376	83 991	343 130	632 897
March.....	112 825	67 677	12 158	6 347	95 827	346 378	641 212
April.....	115 430	67 356	9 996	6 074	90 618	344 332	633 807
May.....	108 882	67 121	10 304	7 021	103 682	353 715	650 725
June.....	114 384	64 308	11 001	7 758	110 769	383 313	691 532
July	113 837	63 710	10 084	7 004	108 989	366 317	669 940
August	114 869	64 454	10 906	7 540	127 961	381 595	707 326
September	118 901	65 080	11 232	7 505	113 940	374 887	691 546
October.....	112 017	65 548	10 966	8 696	117 453	363 755	678 435
November	144 697	69 310	10 630	8 989	125 823	397 203	756 652
December	146 924	65 144	10 227	9 439	132 528	392 019	756 282

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
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	2 617 706	351 076	98 909	65 167	3 132 858
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.....	2 781 755	268 094	116 321	84 373	3 250 543
July	2 795 913	312 722	117 790	79 778	3 306 203
August	2 793 499	292 368	120 234	87 160	3 293 261
September	2 834 673	277 248	119 243	88 079	3 319 243
October.....	2 834 898	285 585	123 422	83 778	3 327 683
November	2 911 287	286 098	128 645	88 147	3 414 177
December	2 892 333	268 582	130 210	75 704	3 366 829
2013: January	2 879 052	268 301	130 254	84 389	3 361 996
February.....	2 916 791	248 237	130 537	90 497	3 386 063
March.....	2 965 297	231 625	125 460	83 510	3 405 892
April.....	2 966 556	257 269	120 283	81 259	3 425 367
May.....	2 962 490	303 649	119 717	89 763	3 475 619
June.....	3 021 827	263 968	119 157	85 310	3 490 263
July	2 991 962	246 948	121 114	86 891	3 446 915
August	3 030 781	262 642	121 873	90 200	3 505 497
September	3 024 369	238 085	121 080	93 347	3 476 881
October.....	3 027 262	231 782	121 281	84 829	3 465 154
November	3 079 224	236 410	124 701	79 669	3 520 004
December	3 097 702	246 983	125 343	67 330	3 537 358

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
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	454 799	135 383	431 720	841 843	390 839	260 857	102 265	2 617 706
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	326 269	100 063	2 781 755
July	498 866	145 338	480 167	882 474	369 956	319 436	99 677	2 795 913
August	501 877	147 610	495 588	888 963	368 864	302 536	88 061	2 793 499
September	518 118	147 634	482 393	883 750	375 411	324 954	102 413	2 834 673
October.....	500 864	149 063	487 116	878 766	381 475	327 165	110 449	2 834 898
November	539 428	153 571	492 754	884 573	375 837	348 579	116 545	2 911 287
December	562 260	151 816	486 162	882 834	359 090	346 995	103 176	2 892 333
2013: January	519 188	150 766	497 793	898 692	378 465	340 367	93 780	2 879 052
February.....	552 784	149 317	494 333	901 233	372 859	347 071	99 195	2 916 791
March.....	582 230	150 635	500 708	892 775	370 727	370 690	97 532	2 965 297
April.....	548 121	146 510	503 919	908 189	387 644	366 556	105 617	2 966 556
May.....	540 645	148 684	519 915	914 023	395 010	345 225	98 989	2 962 490
June.....	597 260	150 548	527 509	890 768	382 351	377 781	95 609	3 021 827
July	562 408	152 505	529 465	910 908	381 013	357 905	97 758	2 991 962
August	569 031	155 441	544 622	920 342	381 556	367 179	92 609	3 030 781
September	584 754	156 385	539 929	907 251	390 527	356 412	89 112	3 024 369
October.....	567 594	161 283	537 841	928 373	395 563	346 076	90 532	3 027 262
November	584 021	168 923	536 405	936 286	392 182	365 625	95 784	3 079 224
December	630 411	168 432	533 346	918 391	371 390	383 019	92 712	3 097 702

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
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	338 105	12 971	351 076	56 957	41 952	98 909
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	21 035	285 585	68 108	55 314	123 422
November	266 094	20 003	286 098	72 731	55 914	128 645
December	250 495	18 087	268 582	74 403	55 807	130 210
2013: January	251 128	17 174	268 301	72 957	57 297	130 254
February.....	235 979	12 259	248 237	73 082	57 455	130 537
March.....	219 562	12 062	231 625	71 743	53 717	125 460
April.....	240 887	16 382	257 269	67 081	53 202	120 283
May.....	290 833	12 816	303 649	67 104	52 613	119 717
June.....	248 502	15 466	263 968	67 019	52 138	119 157
July	233 611	13 337	246 948	68 917	52 197	121 114
August	248 984	13 658	262 642	69 918	51 955	121 873
September	222 947	15 137	238 085	68 012	53 068	121 080
October.....	217 246	14 536	231 782	67 799	53 481	121 281
November	218 881	17 529	236 410	68 962	55 738	124 701
December	230 748	16 235	246 983	68 725	56 618	125 343

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
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	254 569	184 716	1 246 296	589 780	40 337	2 617 706
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	1 283 282	641 196	33 204	2 781 755
July	128 691	172 969	39 965	258 881	213 569	1 295 426	655 584	30 828	2 795 913
August	138 193	174 417	38 139	246 553	206 244	1 298 562	659 115	32 276	2 793 499
September	152 247	179 412	34 857	257 109	211 808	1 306 749	660 703	31 788	2 834 673
October.....	147 436	170 020	32 860	266 540	205 340	1 314 307	668 537	29 858	2 834 898
November	143 828	166 211	42 033	293 787	200 272	1 352 481	681 151	31 526	2 911 287
December	151 734	165 036	41 008	304 984	198 382	1 329 520	672 253	29 417	2 892 333
2013: January	146 939	170 645	39 880	292 333	203 341	1 327 373	665 182	33 358	2 879 052
February.....	169 752	166 218	42 343	297 566	212 183	1 332 972	661 332	34 427	2 916 791
March.....	172 799	153 275	53 000	314 442	206 435	1 354 863	673 921	36 561	2 965 297
April.....	131 163	161 877	50 997	309 825	212 851	1 381 375	680 089	38 379	2 966 556
May.....	132 492	154 126	45 858	277 005	221 379	1 405 584	689 326	36 721	2 962 490
June.....	170 024	152 615	38 674	297 073	224 504	1 404 908	697 758	36 270	3 021 827
July	129 257	158 215	47 058	281 079	228 841	1 409 123	701 713	36 675	2 991 962
August	141 567	155 688	44 868	290 378	220 219	1 436 003	707 911	34 147	3 030 781
September	142 358	170 024	39 632	269 221	226 616	1 429 184	709 485	37 849	3 024 369
October.....	138 872	156 233	40 359	288 521	227 465	1 418 969	720 489	36 354	3 027 262
November	137 566	151 227	44 520	304 587	229 460	1 429 283	746 321	36 261	3 079 224
December	170 903	148 320	46 081	280 959	216 260	1 468 181	743 001	23 997	3 097 702

Table 7
Composition of total equity (R millions)

	Share capital	Retained earnings	Other reserves	Preference shareholders' equity	Total equity
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	100 954	118 077	7 581	9 998	236 610
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	128 852	6 297	10 047	258 994
July	117 052	129 415	7 003	10 047	263 518
August	116 832	132 185	6 754	10 047	265 819
September	117 316	133 556	7 023	10 047	267 943
October.....	118 258	132 768	6 980	10 118	268 123
November	121 024	136 547	6 857	10 118	274 546
December	126 452	141 984	7 262	10 118	285 815
2013: January	126 795	144 656	7 262	10 118	288 830
February.....	127 447	145 569	7 092	10 118	290 226
March.....	127 447	150 377	7 216	10 118	295 158
April.....	127 615	147 198	7 955	10 029	292 798
May.....	127 936	149 021	6 202	10 029	293 188
June.....	127 986	153 599	5 507	10 029	297 120
July	128 296	148 261	5 537	10 038	292 133
August	128 602	145 199	4 563	10 049	288 413
September	125 612	145 563	5 726	13 032	289 934
October.....	125 622	148 371	4 518	13 032	291 542
November	126 180	151 041	4 428	13 032	294 681
December	133 521	154 157	5 041	13 118	305 837

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
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	512 897	978 957
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	138 951	313 644	34 633	20 790	549 300	1 057 319
2013: January	138 580	315 713	32 004	23 492	541 921	1 051 710
February.....	143 912	307 669	32 182	25 454	533 896	1 043 112
March.....	148 141	312 753	33 539	26 321	543 326	1 064 080
April.....	148 933	317 533	32 283	25 770	539 146	1 063 664
May.....	149 664	317 854	39 440	27 489	517 921	1 052 368
June.....	155 702	318 485	34 246	26 478	520 196	1 055 106
July	149 093	320 142	35 533	27 847	526 812	1 059 427
August	152 078	322 465	36 955	29 749	520 060	1 061 307
September	157 095	314 988	34 507	27 742	526 370	1 060 702
October.....	160 656	328 276	31 208	30 016	530 476	1 080 632
November	166 571	315 870	30 836	30 055	541 972	1 085 304
December	174 959	326 503	31 507	30 632	559 760	1 123 360

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	
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	8 452	5 123	7 826	131	3 497
July	8 255	8 385	2 248	8 936	282	5 174
August	8 232	7 369	2 407	8 933	301	3 960
September	7 910	7 525	3 281	8 208	179	3 767
October.....	8 294	8 306	2 757	9 117	279	4 447
November	8 961	8 513	3 320	9 260	260	4 633
December	9 110	11 941	2 865	8 775	254	9 157
2013: January	8 707	8 638	3 269	8 669	275	5 132
February.....	8 586	7 892	3 150	8 442	299	4 586
March.....	9 322	6 972	2 856	9 380	278	3 779
April.....	8 863	7 637	3 150	8 749	305	4 297
May.....	8 350	7 735	3 654	9 170	310	2 951
June.....	9 126	8 633	3 812	8 592	-77	5 432
July	9 904	7 647	3 057	9 313	245	4 936
August	9 920	7 270	3 971	9 913	327	2 979
September	10 136	8 518	3 140	9 818	284	5 411
October.....	10 071	8 161	2 667	10 237	338	4 990
November	9 963	7 570	3 147	9 763	220	4 403
December	10 072	9 454	2 976	9 917	407	6 226

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
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
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	2 327	1 021	4 605	506	2 388	1 096	18 689
August	943	5 108	1 648	784	2 268	988	4 206	1 745	1 032	279	18 443
September	895	4 977	1 632	879	2 253	982	4 184	1 767	906	928	17 547
October	869	5 151	1 650	814	2 338	1 146	4 136	3 511	122	1 191	18 547
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	4 772	1 535	1 038	892	18 620

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
2013: January	886	5 231	1 620	997	2 393	1 027	4 482	420	633	691	16 999
February	792	4 692	1 515	972	2 212	1 002	4 337	3 815	1 153	879	19 610
March	502	5 356	1 555	996	2 439	1 146	4 569	2 478	780	524	19 298
April	898	4 931	1 743	1 025	2 385	1 076	5 019	725	2 082	1 121	18 763
May	856	5 216	1 723	1 061	2 473	1 116	4 051	3 975	-705	1 056	18 709
June	848	5 200	1 680	1 004	2 536	1 134	4 204	2 744	91	926	18 514
July	944	5 314	1 701	1 073	2 557	1 134	4 610	2 342	523	1 055	19 142
August	894	5 320	1 695	1 228	2 542	1 075	4 853	2 025	867	1 233	19 264
September	926	5 175	1 662	1 065	2 580	1 062	4 900	2 096	1 306	1 031	19 741
October	982	5 378	1 724	1 094	2 610	1 094	5 114	1 994	1 113	1 169	19 933
November	980	5 193	1 794	1 062	2 558	1 041	4 600	3 560	485	1 289	19 982
December	961	5 447	1 756	1 101	2 661	1 099	5 136	1 299	1 230	1 117	19 573



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
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
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	4 846	1 696	1 641	737	602	928	10 252
November	1 286	322	5 186	1 892	814	315	787	948	9 653
December	887	340	5 001	1 760	640	493	1 149	758	9 510

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
2013: January	1 257	355	4 622	1 927	-349	279	743	542	8 293
February.....	827	319	4 471	1 669	3 375	87	673	398	11 025
March.....	1 285	302	4 561	1 852	1 905	279	710	917	9 976
April.....	1 197	331	4 912	1 841	1 010	170	1 155	716	9 900
May.....	1 259	347	4 932	1 894	1 783	522	84	461	10 359
June.....	1 166	346	4 994	1 898	1 463	-82	397	794	9 388
July	1 315	373	6 404	1 906	-536	357	664	1 244	9 239
August	1 368	375	5 070	1 873	1 466	-90	630	1 347	9 344
September	1 047	371	6 364	1 883	1 175	-146	801	1 890	9 606
October.....	1 311	393	5 843	2 011	3 073	-2 529	847	1 085	9 863
November	2 095	396	5 787	1 946	1 520	-912	860	1 672	10 019
December	842	426	5 842	1 768	2 417	-996	784	1 581	9 501



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*
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	16,71	1,17	54,88	3,38	2,64	2,91	8,09	4,41	3,68
2012: January	17,10	1,20	54,62	3,40	2,66	2,91	8,11	4,41	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.....	17,23	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	54,11	3,48	2,67	2,92	8,13	4,36	3,77
July	17,13	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	53,66	3,50	2,67	2,91	7,97	4,19	3,78
December	17,74	1,27	52,86	3,53	2,81	2,95	7,93	4,13	3,80

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*
2013: January	17,63	1,27	52,61	3,54	2,83	2,96	7,84	4,04	3,81
February	17,71	1,29	52,15	3,56	2,83	2,94	7,87	4,05	3,83
March.....	16,87	1,23	52,77	3,58	2,77	2,96	7,85	4,01	3,84
April.....	16,75	1,23	52,46	3,58	2,76	2,94	7,81	3,97	3,84
May.....	16,44	1,21	52,19	3,56	2,73	2,90	7,75	3,94	3,81
June.....	16,64	1,24	52,26	3,57	2,72	2,90	7,65	3,85	3,80
July	16,41	1,22	52,22	3,60	2,69	2,90	7,61	3,79	3,82
August	16,02	1,20	52,29	3,63	2,67	2,91	7,58	3,74	3,84
September	16,42	1,23	52,25	3,68	2,69	2,94	7,60	3,72	3,89
October.....	16,42	1,23	52,38	3,72	2,67	2,96	7,60	3,69	3,92
November	15,93	1,20	52,60	3,73	2,64	2,97	7,61	3,68	3,92
December	14,74	1,11	53,53	3,74	2,56	2,98	7,59	3,66	3,93

* '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
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	5 279	2 348	824	16 577
July	8 255	5 369	2 307	709	16 640
August	8 232	5 472	1 529	368	15 600
September	7 910	5 450	1 876	199	15 435
October	8 294	5 685	2 303	318	16 600
November	8 961	5 947	1 988	577	17 474
December	9 110	6 899	1 812	3 230	21 051
2013: January	8 707	5 405	2 321	913	17 345
February	8 586	5 390	2 013	489	16 478
March	9 322	5 730	1 646	-403	16 294
April	8 863	5 601	1 826	210	16 500
May	8 350	5 856	1 234	645	16 086
June	9 126	5 678	2 598	358	17 759
July	9 904	6 081	1 208	358	17 550
August	9 920	5 801	1 323	145	17 190
September	10 136	5 561	2 404	552	18 653
October	10 071	6 031	1 627	503	18 231
November	9 963	6 279	916	375	17 533
December	10 072	6 874	1 694	886	19 526

Table 14
Composition of gross operating expenses (R millions)

	Staff	Computer processing	Travel, occupation and equipment	Marketing	Other	Operating expenses
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.....	4 528	713	1 453	409	723	7 826
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	4 697	967	1 466	388	1 257	8 775
2013: January	4 981	940	1 417	272	1 060	8 669
February.....	4 570	762	1 471	378	1 262	8 442
March.....	5 313	1 009	1 475	441	1 143	9 380
April.....	4 900	884	1 499	388	1 077	8 749
May.....	4 923	982	1 511	379	1 375	9 170
June.....	4 609	1 122	1 506	399	956	8 592
July	5 406	870	1 527	376	1 134	9 313
August	5 488	998	1 544	393	1 490	9 913
September	5 697	1 009	1 548	462	1 104	9 818
October.....	5 744	1 071	1 485	638	1 299	10 237
November	5 343	1 102	1 506	578	1 234	9 763
December	5 546	983	1 574	412	1 403	9 917

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
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	54 660	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	245 544	64 346	0	309 890
	Common equity tier 1 capital and reserve funds	Additional tier 1 capital and reserve funds	Tier 2 capital and reserve funds	Total
2013: January	231 116	13 570	61 783	306 469
February.....	230 072	13 570	61 829	305 471
March.....	230 593	13 570	61 851	306 014
April.....	231 227	13 491	61 167	305 885
May.....	228 692	13 490	60 877	303 059
June.....	232 904	13 490	60 253	306 647
July	226 103	13 490	61 961	301 554
August	228 301	13 490	62 595	304 386
September	229 775	13 490	63 917	307 183
October.....	228 341	13 490	63 996	305 827
November	228 880	13 490	65 371	307 741
December	243 839	13 395	65 471	322 704

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

	Credit risk	Counterparty credit risk	Operational risk	Market risk	Equity risk	Other risk	Total
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.....	1 431 529		241 038	66 151	92 307	58 995	1 890 019
July	1 438 650		242 319	80 442	91 572	58 705	1 911 687
August	1 449 723		242 721	70 479	88 341	61 166	1 912 430
September	1 441 367		242 871	68 518	87 722	61 576	1 902 054
October.....	1 457 285		242 363	69 010	88 499	60 292	1 917 448
November	1 478 507		242 381	67 992	92 269	67 841	1 948 989
December	1 489 454		250 643	62 087	87 447	59 464	1 949 096
2013: January	1 474 117	66 299	250 495	60 076	86 265	64 270	2 001 521
February.....	1 492 774	64 780	250 686	57 679	90 258	64 582	2 020 760
March.....	1 512 185	59 246	251 589	59 574	87 966	65 411	2 035 971
April.....	1 489 599	59 558	241 323	63 919	88 338	67 029	2 009 764
May.....	1 514 844	67 421	241 359	70 917	88 104	63 630	2 046 275
June.....	1 519 271	58 273	254 318	68 141	85 106	70 203	2 055 311
July	1 510 015	55 178	254 351	67 319	85 062	66 351	2 038 276
August	1 542 194	57 137	254 895	67 235	85 235	68 130	2 074 827
September	1 532 128	59 074	255 101	63 581	86 224	70 404	2 066 511
October.....	1 526 792	59 698	255 119	60 958	81 517	71 718	2 055 802
November	1 534 657	56 873	255 137	61 246	77 533	69 582	2 055 029
December	1 538 017	56 469	262 893	67 343	77 895	71 292	2 073 908

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
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	1 276 714	82 383	230 984	167 794	117 005	216 627	302 020	629 719	263 579
September ..	1 229 112	168 414	231 550	193 688	106 728	251 841	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 ...	1 299 901	128 650	287 017	202 754	106 371	200 052	274 280	636 912	276 608
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	284 624
April.....	1 306 107	114 553	254 528	201 101	123 870	235 993	248 965	602 312	284 429
May.....	1 322 986	146 854	241 914	208 605	125 441	203 817	287 591	662 523	289 001
June.....	1 351 618	176 476	215 648	194 592	121 658	179 695	303 483	686 658	290 061
July	1 358 382	150 600	225 310	188 741	103 746	186 357	314 288	758 802	303 289
August	1 338 288	172 125	214 805	173 004	111 156	199 220	323 010	743 022	299 798
September ..	1 387 276	166 968	191 208	190 482	74 371	245 090	308 463	727 751	312 135
October.....	1 398 864	140 968	208 438	149 536	118 956	239 514	314 659	729 086	312 669
November ...	1 386 855	186 929	158 001	206 390	167 240	235 809	292 302	754 337	316 595
December ...	1 378 063	153 287	271 372	217 652	122 843	198 910	277 040	725 929	321 971
2013: January	1 366 547	175 164	209 178	210 918	106 977	231 449	291 274	747 749	326 731
February.....	1 411 618	161 486	207 302	188 354	128 329	216 310	293 147	751 945	332 905
March.....	1 452 162	148 192	208 181	214 802	101 288	232 754	296 887	726 568	330 588
April.....	1 420 567	174 855	220 464	178 325	114 619	219 691	305 629	769 826	327 980
May.....	1 414 114	181 125	223 967	198 614	135 134	229 893	340 239	729 057	331 235
June.....	1 511 139	180 142	216 392	201 993	118 407	193 858	335 318	713 064	331 464
July	1 511 691	131 738	236 667	185 671	106 554	209 083	325 891	719 320	327 032
August	1 467 594	190 153	251 165	177 501	146 094	221 329	315 617	714 973	327 771
September ..	1 492 013	169 665	217 396	214 864	94 438	267 721	303 537	688 619	336 895
October.....	1 494 404	163 897	226 478	165 301	127 458	274 716	294 898	693 600	332 979
November ...	1 502 555	198 601	169 536	216 379	152 616	271 818	278 083	707 029	335 615
December ...	1 560 488	147 095	239 387	212 217	145 316	240 086	265 182	706 291	350 969

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
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	124 687	67 034	162 080	125 330	104 142	227 011	358 757	1 701 482	387 077
September ..	108 296	89 027	179 437	134 456	103 981	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 ...	108 509	73 934	217 018	133 252	112 507	244 260	360 643	1 714 776	428 960
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.....	104 423	88 322	166 376	119 600	108 463	219 456	334 472	1 936 129	451 236
July	114 267	65 450	174 762	132 954	102 140	216 025	335 080	2 001 730	460 743
August	97 731	88 170	171 430	117 887	97 339	214 415	342 674	2 085 653	449 182
September ..	126 317	76 341	158 525	116 612	92 552	240 260	330 753	2 101 688	457 055
October.....	115 664	89 193	209 030	138 518	98 524	209 008	300 701	2 086 046	457 614
November ...	104 347	112 015	187 157	153 832	122 171	209 992	290 249	2 143 643	473 329
December ...	102 422	107 013	237 197	172 029	106 118	202 578	306 946	2 039 845	479 201
2013: January	106 270	141 388	233 070	174 271	109 394	218 123	301 369	1 981 188	480 754
February.....	127 015	117 704	235 437	163 245	101 375	213 496	301 514	2 033 617	482 501
March.....	121 808	117 029	238 125	161 876	94 446	213 770	307 189	2 057 703	481 340
April.....	141 711	127 488	240 663	153 225	107 348	200 939	298 843	2 023 863	482 926
May.....	107 303	127 628	254 345	163 450	113 964	207 414	319 791	2 062 806	449 698
June.....	122 134	122 532	262 894	173 867	108 605	219 417	318 091	2 048 200	439 296
July	106 328	109 223	266 338	163 598	98 827	212 421	316 852	2 044 335	435 910
August	102 068	122 766	269 889	147 901	115 136	217 326	319 931	2 082 353	434 866
September ..	96 176	109 069	248 095	167 614	105 327	233 181	323 389	2 058 924	443 235
October.....	91 148	110 525	257 516	163 371	112 027	238 964	305 690	2 047 207	445 326
November ...	88 504	125 248	229 265	171 755	113 053	231 389	298 438	2 122 453	451 218
December ...	115 032	116 242	255 155	165 631	117 697	234 638	319 192	2 076 983	464 702

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
2011: 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	239 985	182 259	94 567
September	45 765	220 551	159 450	86 117
October.....	43 046	240 845	171 160	108 125
November	48 256	221 719	161 915	97 171
December	50 019	264 550	159 192	143 078
2012: 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.....	49 954	272 693	152 547	157 291
July	47 767	226 048	146 036	111 706
August	44 587	238 619	156 566	119 454
September	44 677	227 152	148 736	120 267
October.....	43 044	221 176	146 012	112 656
November	51 101	196 963	136 147	94 228
December	56 878	247 507	153 948	133 186
2013: January	48 435	214 141	145 909	107 753
February.....	52 227	280 008	172 599	140 044
March.....	48 000	272 287	153 176	135 860
April.....	57 534	237 470	171 818	106 763
May.....	50 982	233 702	169 679	93 532
June.....	50 031	278 298	156 859	146 790
July	48 066	233 804	161 976	103 872
August	47 184	275 502	185 729	121 102
September	50 476	268 262	170 371	125 961
October.....	55 182	255 321	189 099	103 870
November	51 457	219 013	169 079	90 393
December	59 077	273 149	167 160	143 587

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)
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	2 426 005	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	111 308	2 753 190	44 801	4,04	1,63	40,25
2013: January	112 526	2 754 067	45 106	4,09	1,64	40,09
February.....	113 293	2 791 838	45 862	4,06	1,64	40,48
March.....	113 439	2 831 070	46 140	4,01	1,63	40,67
April.....	113 112	2 818 691	46 693	4,01	1,66	41,28
May.....	113 676	2 839 932	47 658	4,00	1,68	41,92
June.....	114 023	2 893 243	47 995	3,94	1,66	42,09
July	113 336	2 867 784	48 830	3,95	1,70	43,08
August	112 128	2 926 671	51 000	3,83	1,74	45,48
September	108 099	2 914 254	48 193	3,71	1,65	44,58
October.....	106 939	2 896 551	48 108	3,69	1,66	44,99
November	107 904	2 958 092	48 465	3,65	1,64	44,92
December	108 273	2 970 325	49 520	3,65	1,67	45,74



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)
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
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	577 026	616	0,11	2 975 108	89 890	3,02

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)
	2013: January	1 460 306	72 175	4,94	955 674	18 113	1,90	576 917	616	0,11	2 992 897	90 904
February	1 468 095	72 989	4,97	959 095	18 104	1,89	597 962	610	0,10	3 025 152	91 702	3,03
March.....	1 472 758	73 028	4,96	979 391	18 446	1,88	579 786	613	0,11	3 031 934	92 086	3,04
April.....	1 473 144	72 379	4,91	980 122	19 045	1,94	554 960	623	0,11	3 008 225	92 047	3,06
May.....	1 480 730	70 974	4,79	994 761	20 573	2,07	568 355	615	0,11	3 043 846	92 162	3,03
June.....	1 486 747	69 497	4,67	1 005 284	20 490	2,04	596 053	658	0,11	3 088 084	90 644	2,94
July	1 490 362	68 834	4,62	996 461	19 665	1,97	565 471	653	0,12	3 052 294	89 152	2,92
August	1 498 259	67 242	4,49	1 021 300	20 208	1,98	592 739	695	0,12	3 112 298	88 145	2,83
September.....	1 504 628	66 523	4,42	1 018 622	19 224	1,89	568 682	395	0,07	3 091 932	86 142	2,79
October.....	1 507 777	65 192	4,32	1 024 205	19 056	1,86	579 191	48	0,01	3 111 172	84 295	2,71
November	1 512 852	64 308	4,25	1 026 599	19 780	1,93	586 322	48	0,01	3 125 773	84 136	2,69
December	1 510 175	63 998	4,24	1 067 993	16 975	1,59	579 608	50	0,01	3 157 775	81 022	2,57



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)
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
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

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)
2013: January	873 664	48 007	5,49	156 156	6 291	4,03	282 096	13 430	4,76	148 390	4 447	3,00	1 460 306	72 175	4,94
February	870 950	48 144	5,53	158 621	6 437	4,06	286 064	13 691	4,79	152 460	4 717	3,09	1 468 095	72 989	4,97
March	873 178	48 017	5,50	160 563	6 741	4,20	285 749	13 516	4,73	153 268	4 753	3,10	1 472 758	73 028	4,96
April	873 509	47 507	5,44	158 680	6 240	3,93	287 733	13 932	4,84	153 221	4 700	3,07	1 473 144	72 379	4,91
May	875 557	46 095	5,26	160 238	6 390	3,99	290 321	13 783	4,75	154 614	4 705	3,04	1 480 730	70 974	4,79
June	876 652	44 473	5,07	162 553	6 599	4,06	292 575	13 729	4,69	154 968	4 695	3,03	1 486 747	69 497	4,67
July	877 863	43 266	4,93	163 830	6 744	4,12	294 529	14 158	4,81	154 140	4 666	3,03	1 490 362	68 834	4,62
August	878 976	42 314	4,81	164 902	6 924	4,20	296 858	13 365	4,50	157 522	4 638	2,94	1 498 259	67 242	4,49
September	880 709	41 183	4,68	166 454	7 144	4,29	298 633	13 833	4,63	158 831	4 363	2,75	1 504 628	66 523	4,42
October	877 262	39 806	4,54	168 304	7 300	4,34	301 614	13 740	4,56	160 597	4 346	2,71	1 507 777	65 192	4,32
November	877 683	38 868	4,43	170 181	7 464	4,39	302 615	13 612	4,50	162 373	4 363	2,69	1 512 852	64 308	4,25
December	870 634	37 916	4,36	170 823	7 707	4,51	304 012	13 872	4,56	164 706	4 502	2,73	1 510 175	63 998	4,24

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

	Agriculture	Mining	Manufacturing	Electricity	Construction	Wholesale and retail trade	Transport and communication	Finance and insurance	Real estate	Business services	Community and personal services			Total*
											Private households	Other	Other	
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....	1,68	3,98	4,54	1,07	1,29	4,48	3,35	24,45	5,03	3,72	6,22	35,08	5,12	100,00
2013: March.....	1,74	4,01	4,79	0,96	1,41	4,43	3,54	24,28	5,95	3,70	6,23	33,98	4,97	100,00
June.....	1,47	3,97	4,56	1,12	1,47	4,58	3,31	24,23	4,99	3,55	6,16	35,25	5,33	100,00
September...	1,44	3,75	4,79	1,01	1,45	4,48	3,25	23,40	5,14	3,71	6,44	35,63	5,51	100,00
December....	1,44	3,92	5,03	1,11	1,41	4,69	3,26	23,13	5,16	4,65	6,01	35,09	5,10	100,00

* Differences may occur due to rounding

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

	South Africa	Other African countries			Europe	Asia	North America	South America	Other	Total*
		South Africa	Other African countries	Other						
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.....	87,34	1,92		7,49	1,02	1,74	0,30	0,18	100,00	
2013: March.....	88,17	1,79		7,12	0,88	1,36	0,34	0,35	100,00	
June.....	87,22	1,89		7,82	1,05	1,60	0,27	0,15	100,00	
September.....	88,06	1,98		7,22	0,93	1,41	0,23	0,18	100,00	
December.....	87,72	1,92		7,57	0,88	1,48	0,25	0,17	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
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	3 398 778	393 437	53 854	4 520 438
2013: January	2 321 979	4 164 584	371 388	74 740	6 932 690
February.....	1 798 949	3 960 042	446 288	74 807	6 280 086
March.....	2 357 907	4 027 668	543 932	58 028	6 987 536
April.....	2 529 007	4 482 296	513 243	41 255	7 565 803
May.....	3 034 559	4 558 011	433 634	114 236	8 140 439
June.....	4 718 819	4 942 520	597 805	133 025	10 392 169
July	3 361 294	4 573 079	602 864	51 037	8 588 274
August	3 129 927	4 221 063	702 422	32 065	8 085 477
September	3 418 485	4 550 832	789 305	31 353	8 789 974
October.....	2 522 955	4 477 407	661 810	42 643	7 704 815
November	3 914 336	4 361 689	672 251	46 546	8 994 822
December	1 386 678	3 683 525	761 645	43 121	5 874 969

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
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	21 043	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.....	33 904	25 374	8 530	335 344	344 258	-8 914	-385
April.....	34 391	25 323	9 068	341 058	350 767	-9 708	-640
May.....	35 631	25 106	10 525	279 513	290 101	-10 588	-63
June.....	37 869	25 372	12 497	284 203	296 771	-12 568	-71
July	38 481	25 506	12 974	299 524	312 499	-12 974	0
August	37 148	24 871	12 277	303 767	315 779	-12 013	265
September	38 246	26 166	12 080	313 568	325 240	-11 672	408
October.....	37 766	26 577	11 190	305 604	316 581	-10 977	213
November	41 035	30 293	10 742	297 596	308 096	-10 501	241
December	39 853	30 676	9 177	282 796	291 774	-8 978	199
2013: January	39 532	32 943	6 589	218 460	225 875	-7 415	-826
February.....	41 355	32 991	8 364	220 509	229 426	-8 917	-552
March.....	40 160	32 306	7 854	200 220	208 922	-8 702	-848
April.....	41 466	32 712	8 753	207 035	215 695	-8 660	94
May.....	42 793	33 146	9 647	210 914	220 314	-9 400	247
June.....	41 884	31 652	10 232	215 784	225 925	-10 141	91
July	41 187	30 895	10 291	214 682	224 777	-10 095	196
August	42 345	32 109	10 236	218 802	229 128	-10 326	-89
September	40 421	31 013	9 408	227 072	236 353	-9 281	127
October.....	39 573	30 412	9 161	220 322	229 477	-9 155	6
November	39 953	30 954	8 999	240 318	249 207	-8 889	110
December	38 909	31 221	7 688	233 274	240 865	-7 591	97