

Standard Bank operations average balance sheet at 31 December 2005

	Non- interest earning ¹ Rm	Interest earning Rm	2005 Total average balance Rm
Assets			
Cash and balances with banks	10 585	41 716	52 301
Short-term negotiable securities	39	29 368	29 407
Trading assets	33 870	–	33 870
Investments	2 362	12 897	15 259
Loans and advances	14 062	274 476	288 538
– Overnight lending	–	23 058	23 058
– Card debtors	–	9 795	9 795
– Term lending	14 229	69 188	83 417
– Instalment sales and finance leases	–	39 217	39 217
– Mortgage lending	–	109 667	109 667
– Commercial property finance	–	13 902	13 902
– Foreign currency lending	22	7 566	7 588
– Other loans and advances ³	371	5 262	5 633
– Credit impairments for non-performing loans	(560)	(3 179)	(3 739)
Other assets	20 802	–	20 802
Interest in associates and joint ventures	268	–	268
Goodwill and other intangible assets	258	–	258
Property and equipment	2 586	–	2 586
Total average assets and interest excluding trading derivative assets	84 832	358 457	443 289
Trading derivative assets	119 498	–	119 498
Total average assets and interest	204 330	358 457	562 787
Equity and liabilities			
Equity	13 732	18 487	32 219
Liabilities	56 613	356 678	413 291
Trading liabilities	21 056	–	21 056
Deposit and current accounts	21 040	345 700	366 740
– Overnight deposits	542	135 729	136 271
– Term deposits	19 786	184 189	203 975
– Foreign currency funding	47	13 098	13 145
– Other funding and loans	665	12 684	13 349
Other liabilities	13 856	–	13 856
Subordinated bonds	661	10 978	11 639
Total average equity, liabilities and interest excluding trading derivative liabilities	70 345	375 165	445 510
Trading derivative liabilities	117 277	–	117 277
Total average equity, liabilities and interest	187 622	375 165	562 787
Margin on total average assets excluding trading derivatives			
Margin on total average loans and advances			
Margin on average interest earning assets			

¹Non-interest earning assets and liabilities include all trading book assets and liabilities.

²Interest received and paid on trading derivative financial instruments has been netted with interest received on derivative instruments used for hedging purposes allocated to the instrument being hedged.

³The average rate is distorted due to applying set-off to the average balance with no corresponding interest adjustment.

Interest ² Rm	Average rate %	2004			Interest ² Rm	Average rate %
		Non- interest earning ¹ Rm	Interest earning Rm	Total average balance Rm		
2 152	4,11	7 686	26 874	34 560	1 250	3,62
2 018	6,86	362	24 339	24 701	1 664	6,74
-	-	34 174	-	34 174	-	-
1 205	7,90	1 835	13 462	15 297	1 269	8,30
26 291	9,11	21 926	213 093	235 019	22 805	9,70
2 817	12,22	-	21 212	21 212	2 809	13,24
1 267	12,94	-	6 627	6 627	861	12,99
4 794	5,75	19 597	53 932	73 529	4 999	6,80
4 384	11,18	-	33 326	33 326	3 979	11,94
10 152	9,26	-	79 781	79 781	7 839	9,83
1 476	10,62	-	10 516	10 516	1 190	11,32
320	4,22	28	7 577	7 605	272	3,58
1 081	19,19	2 767	3 509	6 276	856	13,64
		(466)	(3 387)	(3 853)		
126	0,61	27 835	-	27 835	-	-
-	-	286	-	286	-	-
-	-	181	-	181	-	-
-	-	2 661	-	2 661	-	-
31 792	7,17	96 946	277 768	374 714	26 988	7,20
-	-	91 399	-	91 399	-	-
31 792	5,65	188 345	277 768	466 113	26 988	5,79
-	-	13 446	16 273	29 719	-	-
18 805	4,55	65 907	279 905	345 812	15 496	4,48
-	-	13 841	-	13 841	-	-
17 798	4,85	33 826	271 997	305 823	14 582	4,77
6 253	4,59	1 055	110 336	111 391	5 567	5,00
10 913	5,35	28 713	135 310	164 023	8 423	5,14
419	3,19	-	12 825	12 825	267	2,08
213	1,60	4 058	13 526	17 584	325	1,85
-	-	17 255	-	17 255	-	-
1 007	8,65	985	7 908	8 893	914	10,28
18 805	4,22	79 353	296 178	375 531	15 496	4,13
-	-	90 582	-	90 582	-	-
18 805	3,34	169 935	296 178	466 113	15 496	3,32
12 987	2,93				11 492	3,07
12 987	4,50				11 492	4,89
13 478	3,76				11 944	4,30