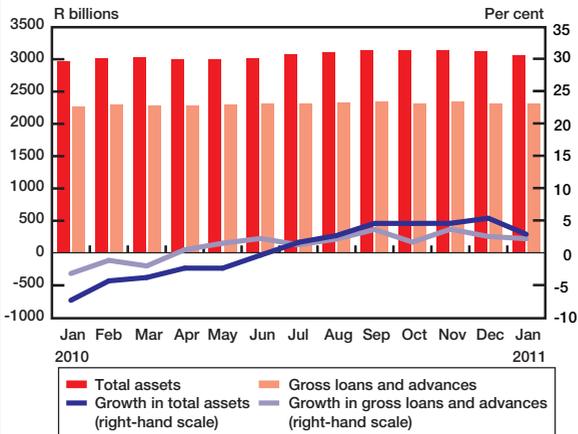
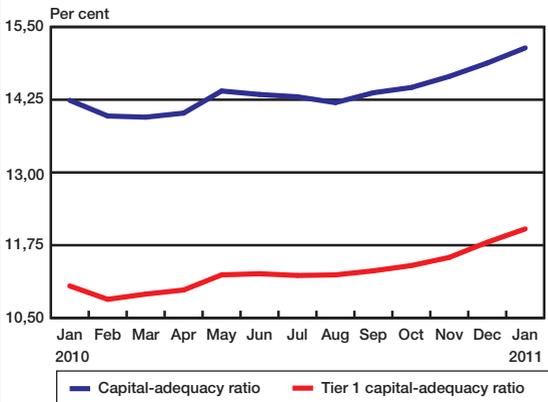


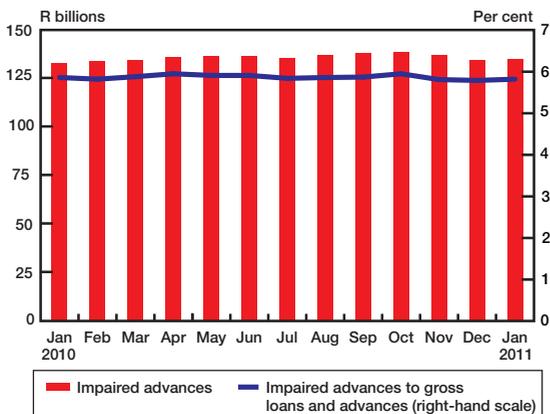
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

January 2011



Number of banks in South Africa

Registered banks	19
Mutual banks	2
Local branches of foreign banks	13
Foreign banks with approved local representative offices	41

	January		
	2010	2011	%
	Rbn	Rbn	Growth ¹

Balance sheet items

Selected assets

Total assets	2 971	3 055	2,9
Loans and advances	2 262	2 312	2,2
Homeloans	790	818	3,6
Commercial mortgages	218	227	4,2
Credit cards	56	57	1,5
Lease and instalment debtors	237	243	2,8
Overdrafts	105	105	-0,4
Term loans	380	368	-3,1
Redeemable preference shares	56	55	-3,1
Factoring accounts, trade and other bills and BA's	8	9	19,1
Loans granted/deposits placed under resale agreements	77	85	9,3
Bank intra-group balances	142	96	-32,3
Other	193	249	28,9
Investment and trading positions	187	217	16,3
Derivative financial instruments	258	216	-16,1
Short-term negotiable securities	163	168	3,0

Selected liabilities

Deposits, current accounts and other creditors	2 365	2 464	4,2
Current	392	431	9,9
Savings	118	124	5,2
Call	425	389	-8,6
Fixed and notice	648	715	10,4
NCDs	435	434	-0,3
Repos	94	94	0,3
Other	253	277	9,8
Derivate financial instruments and other trading liabilities	266	220	-17,4

Equity

Total equity	200	223	11,6
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Off-balance sheet items

Total off-balance sheet activities	410	848	106,9
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January

2010 2011

% %

Profitability²

Return on equity	15,28	14,56
Return on assets	0,92	0,97
Cost-to-income ratio	51,84	56,59
Net interest income to interest-earning assets	3,13	3,12
Non-interest revenue to total assets	2,44	2,61
Operating expenses to total assets	2,54	2,88
Profit/Loss (12 months) (Rbn)	26,19	29,89
Net interest income (12 months) (Rbn)	74,64	75,83
Non-interest income (12 months) (Rbn)	74,14	80,17
Operating expenses (12 months) (Rbn)	77,13	88,29

Liquidity

Liquid assets held to liquid-asset requirement	146,83	170,79
Short-term liabilities to total liabilities	51,93	53,23
Short-term ten largest depositors to total liabilities	6,62	8,10

Credit risk

Impaired advances ³ (Rbn)	132,65	134,56
Impaired advances to gross loans and advances	5,86	5,82
Specific credit impairments to impaired advances	30,14	32,57
Specific credit impairments to gross loans and advances	1,77	1,90

Capital adequacy

Capital-adequacy ratio	14,25	15,14
Tier 1 capital-adequacy ratio	11,05	12,03

Financial leverage

Financial leverage ratio ⁴ (times)	15,51	14,28
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1. Differences may occur due to rounding.

2. All ratios based on income statement information are smoothed i.e. 12 months moving average.

3. Advances in respect of which a specific impairment was raised.

4. Formula: Total liabilities and equity divided by total equity attributable to equity holders.

* Please note this information is subject to change without notice