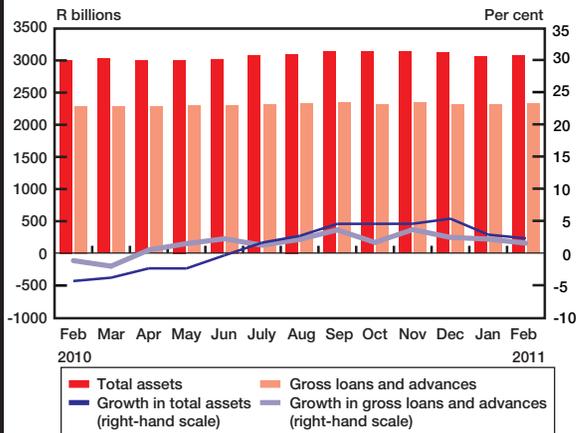
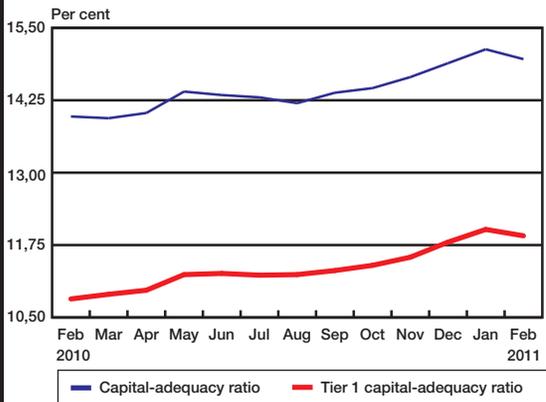


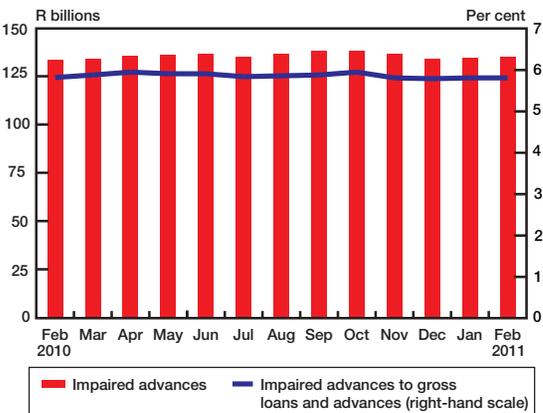
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

February 2011

South African Reserve Bank
90th
Anniversary

Number of banks in South Africa

| | |
|--|----|
| Registered banks | 18 |
| Mutual banks | 2 |
| Local branches of foreign banks | 13 |
| Foreign banks with approved local representative offices | 41 |

February

| 2010 | 2011 | % |
|------------------|------------------|---------------------|
| Rbn ¹ | Rbn ¹ | Growth ¹ |

Balance sheet items

Selected assets

| | | | |
|---|-------|-------|-------|
| Total assets | 3 006 | 3 074 | 2,3 |
| Loans and advances | 2 289 | 2 324 | 1,5 |
| Homeloans | 795 | 821 | 3,3 |
| Commercial mortgages | 220 | 228 | 3,6 |
| Credit cards | 57 | 58 | 1,3 |
| Lease and instalment debtors | 237 | 245 | 3,4 |
| Overdrafts | 108 | 107 | -0,8 |
| Term loans | 374 | 362 | -3,2 |
| Redeemable preference shares | 57 | 55 | -3,1 |
| Factoring accounts, trade and other bills and BA's | 7 | 9 | 16,5 |
| Loans granted/deposits placed under resale agreements | 81 | 88 | 7,4 |
| Bank intra-group balances | 143 | 92 | -35,4 |
| Other | 208 | 259 | 24,2 |
| Investment and trading positions | 192 | 227 | 18,3 |
| Derivative financial instruments | 260 | 217 | -16,4 |
| Short-term negotiable securities | 168 | 170 | 1,6 |

Selected liabilities

| | | | |
|--|-------|-------|-------|
| Deposits, current accounts and other creditors | 2 385 | 2 476 | 3,8 |
| Current | 408 | 443 | 8,8 |
| Savings | 118 | 124 | 5,3 |
| Call | 419 | 390 | -6,9 |
| Fixed and notice | 660 | 717 | 8,5 |
| NCDs | 427 | 435 | 1,9 |
| Repos | 93 | 88 | -4,7 |
| Other | 261 | 278 | 6,7 |
| Derivate financial instruments and other trading liabilities | 262 | 220 | -15,8 |

Equity

| | | | |
|--------------|-----|-----|------|
| Total equity | 201 | 224 | 11,6 |
|--------------|-----|-----|------|

Off-balance sheet items

| | | | |
|------------------------------------|-----|-----|-------|
| Total off-balance sheet activities | 411 | 839 | 103,8 |
|------------------------------------|-----|-----|-------|

February

| 2010 | 2011 |
|------|------|
| % | % |

Profitability²

| | | |
|--|-------|-------|
| Return on equity | 15,55 | 14,91 |
| Return on assets | 0,95 | 1,00 |
| Cost-to-income ratio | 51,97 | 56,56 |
| Net interest income to interest-earning assets | 3,12 | 3,13 |
| Non-interest revenue to total assets | 2,47 | 2,65 |
| Operating expenses to total assets | 2,57 | 2,90 |
| Profit/Loss (12 months) (Rbn) | 26,92 | 30,85 |
| Net interest income (12 months) (Rbn) | 74,55 | 76,13 |
| Non-interest income (12 months) (Rbn) | 74,87 | 81,32 |
| Operating expenses (12 months) (Rbn) | 77,65 | 89,06 |

Liquidity

| | | |
|--|--------|--------|
| Liquid assets held to liquid-asset requirement | 148,24 | 172,08 |
| Short-term liabilities to total liabilities | 52,93 | 53,75 |
| Short-term ten largest depositors to total liabilities | 7,36 | 8,25 |

Credit risk

| | | |
|---|--------|--------|
| Impaired advances ³ (Rbn) | 133,30 | 135,01 |
| Impaired advances to gross loans and advances | 5,82 | 5,81 |
| Specific credit impairments to impaired advances | 30,97 | 32,38 |
| Specific credit impairments to gross loans and advances | 1,80 | 1,88 |

Capital adequacy

| | | |
|-------------------------------|-------|-------|
| Capital-adequacy ratio | 13,97 | 14,96 |
| Tier 1 capital-adequacy ratio | 10,82 | 11,91 |

Financial leverage

| | | |
|--|-------|-------|
| Financial leverage multiple ⁴ (times) | 15,64 | 14,30 |
|--|-------|-------|

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