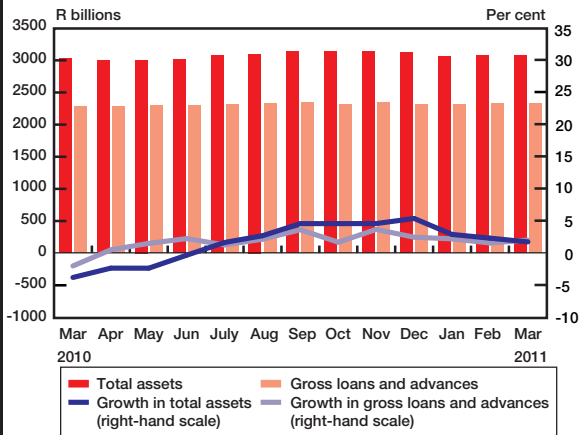
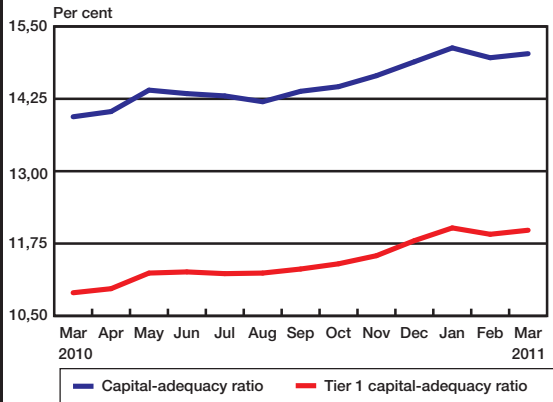


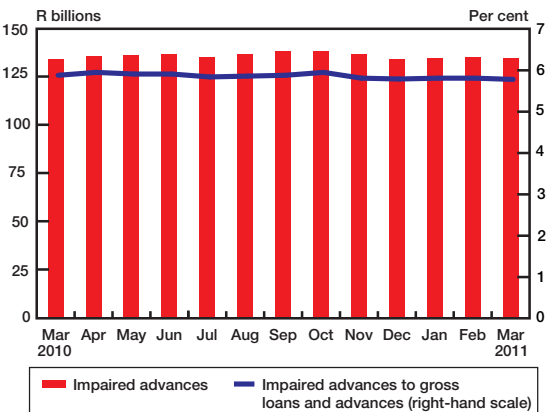
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

March 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

	March		
	2010 Rbn ¹	2011 Rbn ¹	% Growth ¹

Balance sheet items

Selected assets

Total assets	3 025	3 077	1,7
Gross loans and advances	2 282	2 327	2,0
Homeloans	798	822	3,0
Commercial mortgages	221	226	2,1
Credit cards	56	58	3,0
Lease and instalment debtors	237	246	4,1
Overdrafts	106	109	3,5
Term loans	359	354	-1,4
Redeemable preference shares	57	59	4,4
Factoring accounts, trade and other bills and BA's	8	10	32,8
Loans granted/deposits placed under resale agreements	83	90	8,8
Bank intra-group balances	159	83	-48,0
Other	199	270	35,8
Investment and trading positions	199	231	15,8
Derivative financial instruments	270	216	-20,0
Short-term negotiable securities	168	167	-0,2

Selected liabilities

Deposits, current accounts and other creditors	2 388	2 481	3,9
Current	421	454	7,9
Savings	116	126	7,8
Call	416	402	-3,4
Fixed and notice	668	724	8,3
NCDs	420	413	-1,6
Repos	95	85	-10,8
Other	251	278	10,7
Derivate financial instruments and other trading liabilities	275	221	-19,7

Equity

Total equity	200	225	12,3
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Off-balance sheet items

Total off-balance sheet activities	411	833	102,6
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March

2010
%

2011
%

Profitability²

Return on equity	15,82	14,97
Return on assets	0,97	1,01
Cost-to-income ratio	52,08	56,83
Net interest income to interest-earning assets	3,11	3,14
Non-interest revenue to total assets	2,54	2,65
Operating expenses to total assets	2,60	2,92
Profit/Loss (12 months) (Rbn)	27,70	31,34
Net interest income (12 months) (Rbn)	74,10	76,65
Non-interest income (12 months) (Rbn)	76,51	81,69
Operating expenses (12 months) (Rbn)	78,44	89,98

Liquidity

Liquid assets held to liquid-asset requirement	154,24	174,00
Short-term liabilities to total liabilities	52,41	53,49
Short-term ten largest depositors to total liabilities	7,32	8,59

Credit risk

Impaired advances ³ (Rbn)	134,17	134,46
Impaired advances to gross loans and advances	5,88	5,78
Specific credit impairments to impaired advances	30,69	32,67
Specific credit impairments to gross loans and advances	1,80	1,89

Capital adequacy

Capital-adequacy ratio	13,94	15,03
Tier 1 capital-adequacy ratio	10,90	11,98

Financial leverage

Financial leverage multiple ⁴ (times)	15,79	14,22
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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