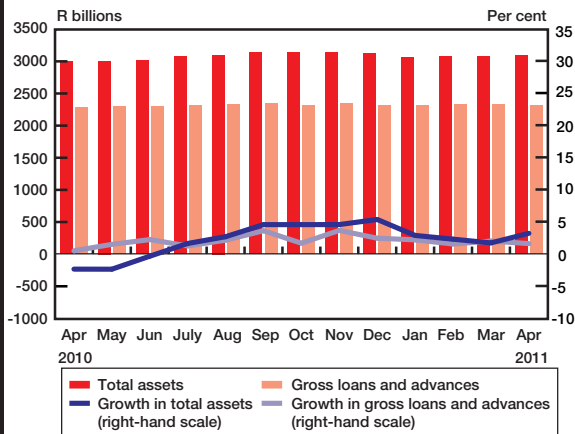
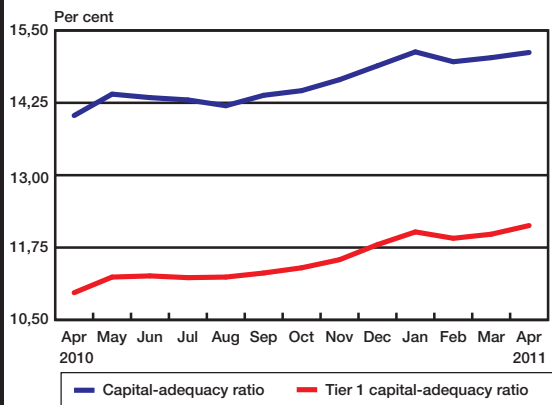


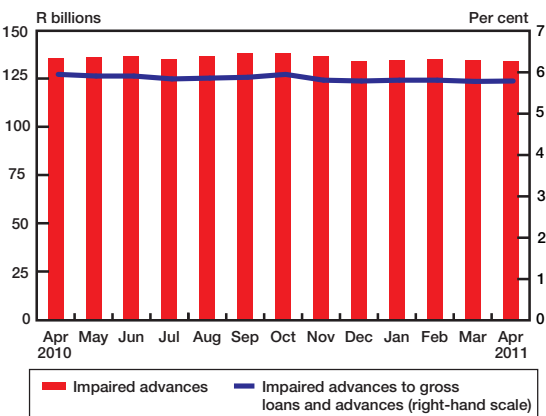
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

April 2011

South African Reserve Bank
90th
Anniversary

Number of banks in South Africa

Registered banks	17
Mutual banks	2
Local branches of foreign banks	13
Foreign banks with approved local representative offices	41

	April		
	2010 Rbn ¹	2011 Rbn ¹	% Growth ¹

Balance sheet items

Selected assets

Total assets	3 001	3 097	3,2
Gross loans and advances	2 279	2 315	1,6
Homeloans	799	822	2,8
Commercial mortgages	221	228	2,8
Credit cards	56	58	3,9
Lease and instalment debtors	236	247	4,5
Overdrafts	101	111	10,5
Term loans	357	355	-0,5
Redeemable preference shares	57	57	0,7
Factoring accounts, trade and other bills and BA's	7	10	40,3
Loans granted/deposits placed under resale agreements	88	93	6,1
Bank intra-group balances	149	85	-42,7
Other	207	248	19,7
Investment and trading positions	218	229	5,4
Derivative financial instruments	230	241	4,7
Short-term negotiable securities	167	172	2,5

Selected liabilities

Deposits, current accounts and other creditors	2405	2481	3,2
Current	415	436	5,1
Savings	119	126	5,2
Call	428	415	-3,0
Fixed and notice	685	727	6,1
Negotiable certificate of deposit	414	400	-3,6
Repurchase agreement	97	100	2,6
Other	246	278	12,8
Derivative financial instruments and other trading liabilities	240	242	0,8

Equity

Total equity	200	226	12,9
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Off-balance sheet items

Total off-balance sheet activities	776	838	8,0
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April

	2010 %	2011 %
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Profitability²

Return on equity	15,63	15,18
Return on assets	0,97	1,03
Cost-to-income ratio	52,46	56,81
Net interest income to interest-earning assets	3,11	3,16
Non-interest revenue to total assets	2,56	2,67
Operating expenses to total assets	2,64	2,94
Profit/Loss (12 months) (Rbn)	27,32	32,34
Net interest income (12 months) (Rbn)	74,24	77,09
Non-interest income (12 months) (Rbn)	76,97	82,46
Operating expenses (12 months) (Rbn)	79,32	90,64

Liquidity

Liquid assets held to liquid-asset requirement	163,91	179,22
Short-term liabilities to total liabilities	52,81	53,43
Short-term ten largest depositors to total liabilities	7,18	7,83

Credit risk

Impaired advances ³ (Rbn)	135,55	134,07
Impaired advances to gross loans and advances	5,95	5,79
Specific credit impairments to impaired advances	30,80	32,87
Specific credit impairments to gross loans and advances	1,83	1,90

Capital adequacy

Capital-adequacy ratio	14,03	15,12
Tier 1 capital-adequacy ratio	10,97	12,13

Financial leverage

Financial leverage multiple ⁴ (times)	15,68	14,25
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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