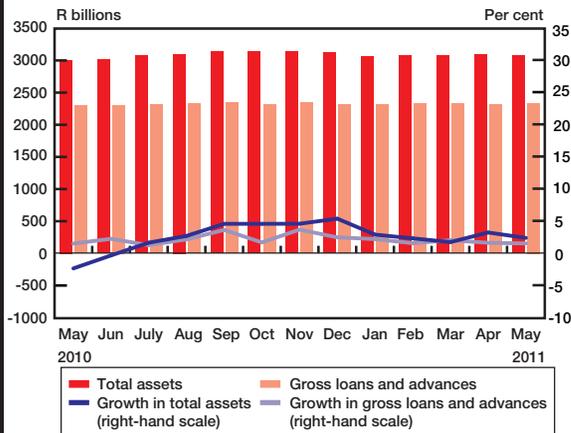
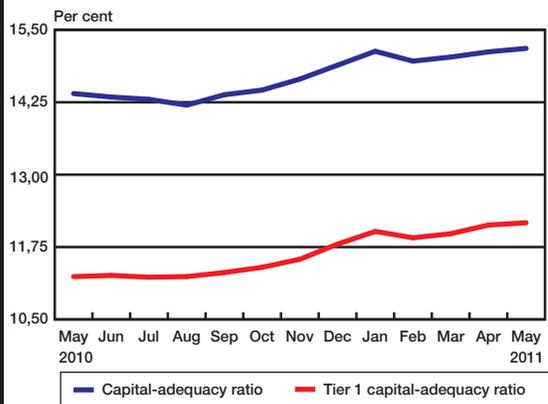


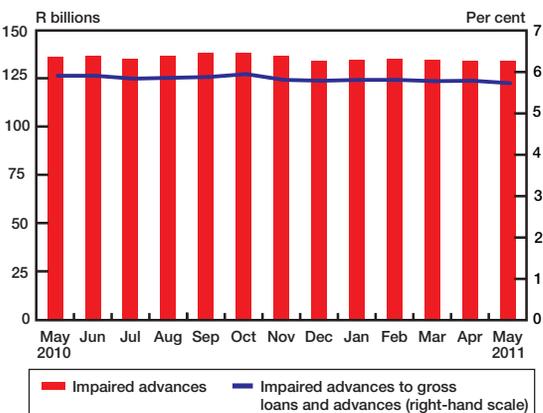
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

May 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

	May		
	2010 Rbn ¹	2011 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 003	3 074	2,3
Gross loans and advances	2 300	2 334	1,5
Homeloans	801	823	2,7
Commercial mortgages	222	231	4,0
Credit cards	56	59	5,1
Lease and instalment debtors	237	248	4,6
Overdrafts	98	107	9,1
Term loans	369	370	0,3
Redeemable preference shares	55	55	-1,1
Factoring accounts, trade and other bills and BA's	8	11	32,8
Loans granted/deposits placed under resale agreements	97	94	-3,4
Bank intra-group balances	146	85	-42,0
Other	209	251	20,3
Investment and trading positions	208	232	11,7
Derivative financial instruments	222	193	-13,2
Short-term negotiable securities	171	178	4,2

Selected liabilities

Deposits, current accounts and other creditors	2 440	2 498	2,4
Current	414	430	3,8
Savings	120	126	5,7
Call	432	423	-2,1
Fixed and notice	694	755	8,9
Negotiable certificates of deposit	410	397	-3,1
Repurchase agreements	102	96	-5,3
Other	270	271	0,6
Derivative financial instruments and other trading liabilities	222	195	-12,1

Equity

Total equity	202	229	13,7
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Off-balance sheet items

Total off-balance sheet activities	827	827	0,1
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May

2010
%

2011
%

Profitability²

Return on equity	15,40	15,69
Return on assets	0,97	1,08
Cost-to-income ratio	53,02	56,50
Net interest income to interest-earning assets	3,11	3,20
Non-interest revenue to total assets	2,57	2,70
Operating expenses to total assets	2,67	2,95
Profit/Loss (12 months) (Rbn)	27,12	33,77
Net interest income (12 months) (Rbn)	74,32	78,11
Non-interest income (12 months) (Rbn)	77,06	83,50
Operating expenses (12 months) (Rbn)	80,26	91,30

Liquidity

Liquid assets held to liquid-asset requirement	172,08	186,98
Short-term liabilities to total liabilities	54,61	53,52
Short-term ten largest depositors to total liabilities	7,31	7,76

Credit risk

Impaired advances ³ (Rbn)	135,98	133,82
Impaired advances to gross loans and advances	5,91	5,73
Specific credit impairments to impaired advances	31,00	33,06
Specific credit impairments to gross loans and advances	1,83	1,90

Capital adequacy

Capital-adequacy ratio	14,40	15,18
Tier 1 capital-adequacy ratio	11,24	12,17

Financial leverage

Financial leverage multiple ⁴ (times)	15,58	13,95
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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