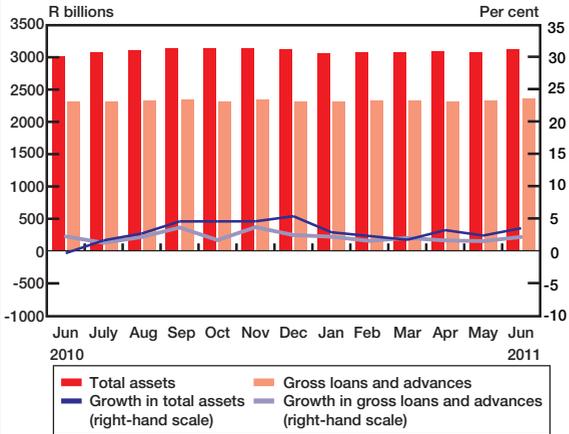
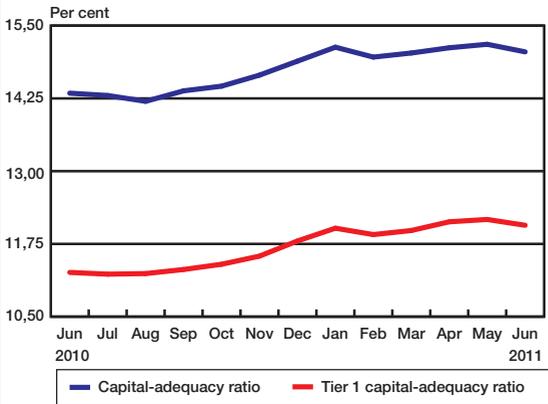


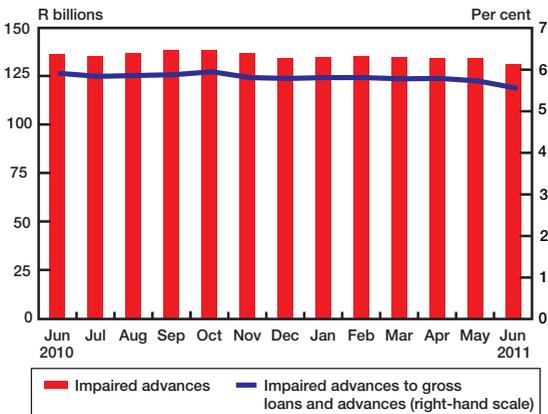
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

June 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

	June		
	2010	2011	%
	Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	3 009	3 115	3,5
Gross loans and advances	2 307	2 357	2,1
Home loans	803	824	2,6
Commercial mortgages	223	234	5,2
Credit cards	56	59	5,8
Lease and instalment debtors	237	250	5,1
Overdrafts	98	107	9,0
Term loans	367	385	4,8
Redeemable preference shares	58	58	-1,0
Factoring accounts, trade and other bills and BA's	8	11	28,5
Loans granted/deposits placed under resale agreements	105	89	-15,0
Bank intra-group balances	144	74	-48,4
Other	207	266	28,3
Investment and trading positions	208	234	12,7
Derivative financial instruments	220	190	-13,9
Short-term negotiable securities	169	185	9,6

Selected liabilities

Deposits, current accounts and other creditors	2 453	2 536	3,4
Current	446	459	2,7
Savings	121	129	6,4
Call	420	411	-2,3
Fixed and notice	693	762	9,9
Negotiable certificates of deposit	402	392	-2,5
Repurchase agreements	106	91	-13,9
Other	264	293	10,7
Derivative financial instruments and other trading liabilities	215	190	-11,8

Equity

Total equity	205	231	12,8
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Off-balance sheet items

Total off-balance sheet activities	865	866	0,1
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June

	2010	2011
	%	%

Profitability²

Return on equity	15,37	15,07
Return on assets	0,97	1,04
Cost-to-income ratio	53,41	56,81
Net interest income to interest-earning assets	3,11	3,21
Non-interest revenue to total assets	2,57	2,69
Operating expenses to total assets	2,70	2,97
Profit/Loss (12 months) (Rbn)	28,29	32,90
Net interest income (12 months) (Rbn)	74,48	78,61
Non-interest income (12 months) (Rbn)	77,20	83,53
Operating expenses (12 months) (Rbn)	81,01	92,11

Liquidity

Liquid assets held to liquid-asset requirement	175,67	193,54
Short-term liabilities to total liabilities	53,70	53,49
Short-term ten largest depositors to total liabilities	8,48	8,89

Credit risk

Impaired advances ³ (Rbn)	136,31	131,05
Impaired advances to gross loans and advances	5,91	5,56
Specific credit impairments to impaired advances	31,37	32,88
Specific credit impairments to gross loans and advances	1,85	1,83

Capital adequacy

Capital-adequacy ratio	14,34	15,05
Tier 1 capital-adequacy ratio	11,26	12,07

Financial leverage

Financial leverage multiple ⁴ (times)	15,36	13,99
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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