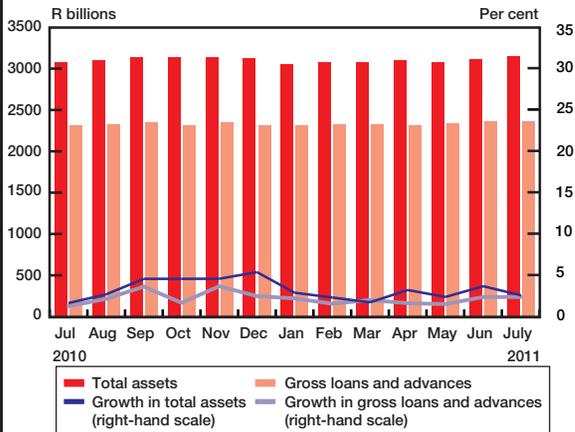
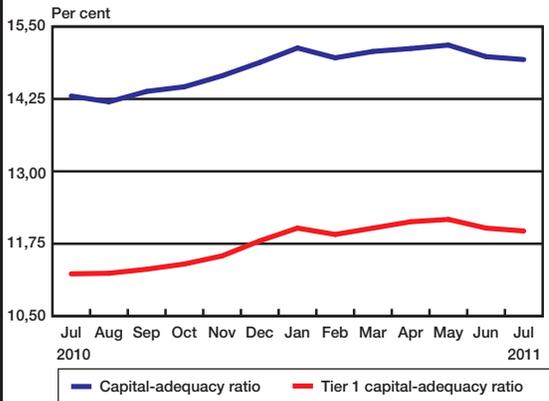


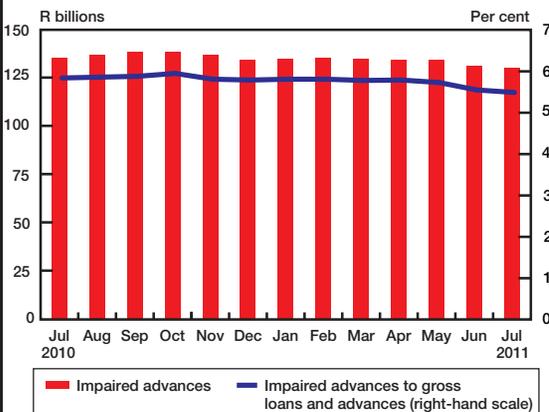
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

July 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

	July		
	2010 Rbn ¹	2011 Rbn ¹	% Growth ¹

Balance sheet items

Selected assets

Total assets	3 074	3 152	2,5
Gross loans and advances	2 313	2 367	2,3
Home loans	807	823	2,1
Commercial mortgages	224	235	4,8
Credit cards	56	59	6,7
Lease and instalment debtors	239	251	5,2
Overdrafts	95	106	10,6
Term loans	360	371	3,1
Redeemable preference shares	58	63	8,8
Factoring accounts, trade and other bills and BA's	9	12	41,7
Loans granted/deposits placed under resale agreements	93	88	-5,3
Bank intra-group balances	142	87	-38,5
Other	231	271	17,2
Investment and trading positions	196	231	18,0
Derivative financial instruments	261	209	-19,9
Short-term negotiable securities	173	192	10,9

Selected liabilities

Deposits, current accounts and other creditors	2 466	2 553	3,5
Current	432	449	3,9
Savings	122	131	6,9
Call	423	434	2,5
Fixed and notice	727	801	10,1
Negotiable certificates of deposit	406	401	-1,0
Repurchase agreements	89	96	7,7
Other	267	241	-9,6
Derivative financial instruments and other trading liabilities	255	210	-17,7

Equity

Total equity	209	235	12,2
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Off-balance sheet items

Total off-balance sheet activities	860	888	3,2
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July

2010
%

2011
%

Profitability²

Return on equity	15,61	15,07
Return on assets	1,00	1,05
Cost-to-income ratio	53,64	56,81
Net interest income to interest-earning assets	3,12	3,24
Non-interest revenue to total assets	2,58	2,68
Operating expenses to total assets	2,72	2,97
Profit/Loss (12 months) (Rbn)	29,53	32,74
Net interest income (12 months) (Rbn)	74,93	79,47
Non-interest income (12 months) (Rbn)	77,56	83,18
Operating expenses (12 months) (Rbn)	81,79	92,40

Liquidity

Liquid assets held to liquid-asset requirement	178,49	194,60
Short-term liabilities to total liabilities	52,89	52,76
Short-term ten largest depositors to total liabilities	7,78	7,29

Credit risk

Impaired advances ³ (Rbn)	135,03	130,03
Impaired advances to gross loans and advances	5,84	5,49
Specific credit impairments to impaired advances	31,74	32,74
Specific credit impairments to gross loans and advances	1,85	1,80

Capital adequacy

Capital-adequacy ratio	14,30	14,93
Tier 1 capital-adequacy ratio	11,23	11,97

Financial leverage

Financial leverage multiple ⁴ (times)	15,35	13,84
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1. Differences may occur due to rounding.

2. All ratios based on income statement information are smoothed i.e. 12 month 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.