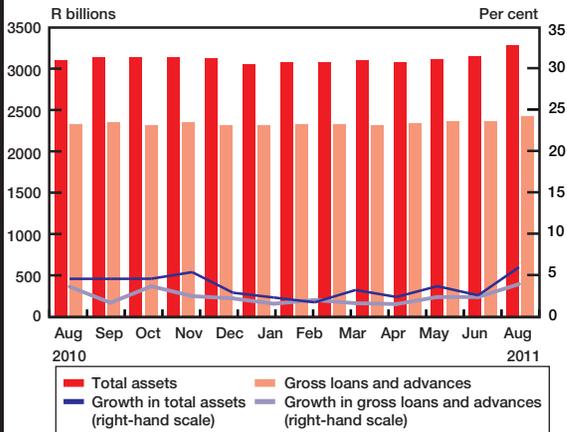
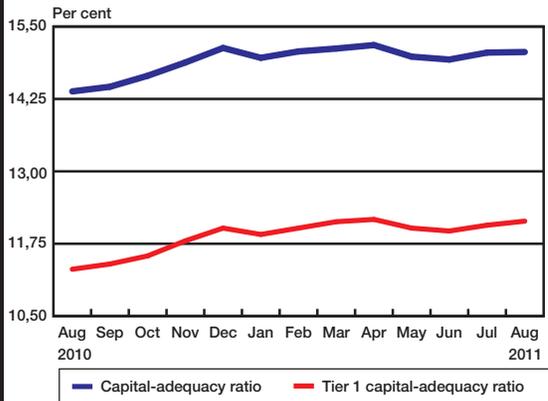


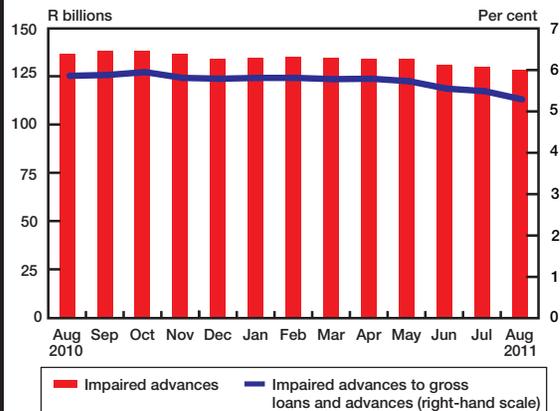
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

August 2011

South African Reserve Bank
90th
Anniversary

Number of banks in South Africa

Registered banks	17
Mutual banks	2
Co-operative banks	1
Local branches of foreign banks	12
Foreign banks with approved local representative offices	41

August

2010	2011	%
Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	3 100	3 284	5,9
Gross loans and advances	2 333	2 424	3,9
Home loans	816	825	1,1
Commercial mortgages	226	235	3,9
Credit cards	56	60	6,8
Lease and instalment debtors	239	249	4,2
Overdrafts	101	104	3,6
Term loans	363	386	6,4
Redeemable preference shares	58	64	11,3
Factoring accounts, trade and other bills and BA's	9	17	91,4
Loans granted/deposits placed under resale agreements	98	109	12,2
Bank intra-group balances	143	83	-42,0
Other	225	292	29,4
Investment and trading positions	200	236	18,1
Derivative financial instruments	269	263	-2,1
Short-term negotiable securities	178	196	10,0

Selected liabilities

Deposits, current accounts and other creditors	2 484	2 616	5,3
Current	431	448	4,0
Savings	122	131	7,6
Call	434	433	-0,2
Fixed and notice	731	828	13,3
Negotiable certificates of deposit	417	406	-2,6
Repurchase agreements	84	115	37,1
Other	265	254	-4,4
Derivative financial instruments and other trading liabilities	261	260	-0,4

Equity

Total equity	211	236	12,3
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Off-balance sheet items

Total off-balance sheet activities	851	900	5,8
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August

2010	2011
%	%

Profitability²

Return on equity	15,35	15,31
Return on assets	0,99	1,07
Cost-to-income ratio	54,21	56,67
Net interest income to interest-earning assets	3,13	3,26
Non-interest revenue to total assets	2,57	2,70
Operating expenses to total assets	2,75	2,99
Profit/Loss (12 months) (Rbn)	29,68	33,12
Net interest income (12 months) (Rbn)	75,35	80,38
Non-interest income (12 months) (Rbn)	77,36	84,24
Operating expenses (12 months) (Rbn)	82,78	93,29

Liquidity

Liquid assets held to liquid-asset requirement	171,88	199,74
Short-term liabilities to total liabilities	52,36	52,21
Short-term ten largest depositors to total liabilities	7,42	7,88

Credit risk

Impaired advances ³ (Rbn)	136,66	128,20
Impaired advances to gross loans and advances	5,86	5,29
Specific credit impairments to impaired advances	31,67	32,95
Specific credit impairments to gross loans and advances	1,86	1,74

Capital adequacy

Capital-adequacy ratio	14,20	15,06
Tier 1 capital-adequacy ratio	11,24	12,14

Financial leverage

Financial leverage multiple ⁴ (times)	15,38	14,51
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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.