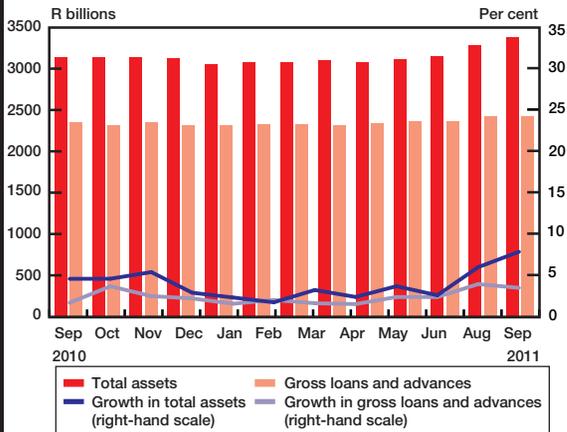
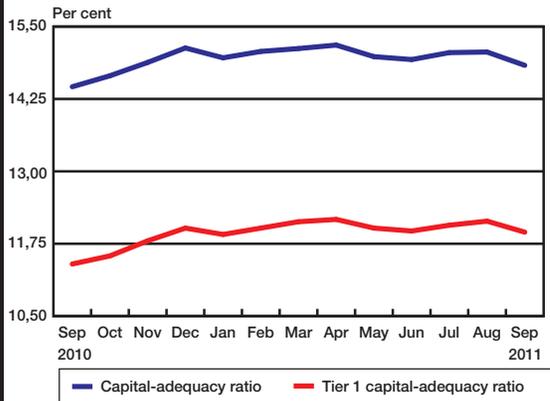


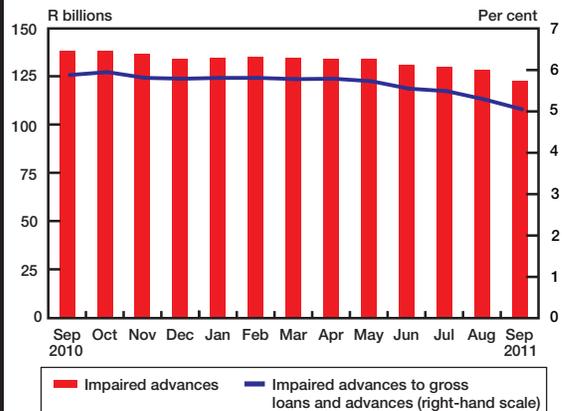
## Total assets and gross loans and advances



## Capital adequacy



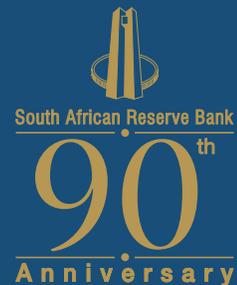
## Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

September 2011



## 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

### September

2010	2011	%
Rbn <sup>1</sup>	Rbn <sup>1</sup>	Growth <sup>1</sup>

## Balance sheet items

### Selected assets

Total assets	3 136	3 381	7,8
Gross loans and advances	2 347	2 428	3,4
Home loans	817	826	1,0
Commercial mortgages	226	239	5,3
Credit cards	56	60	6,9
Lease and instalment debtors	240	251	4,9
Overdrafts	104	110	5,1
Term loans	348	396	13,8
Redeemable preference shares	58	64	10,7
Factoring accounts, trade and other bills and BA's	9	19	101,2
Loans granted/deposits placed under resale agreements	96	89	-7,1
Bank intra-group balances	146	88	-39,5
Other	246	286	16,5
Investment and trading positions	203	243	20,1
Derivative financial instruments	289	347	19,9
Short-term negotiable securities	170	200	18,1

### Selected liabilities

Deposits, current accounts and other creditors	2 486	2 619	5,4
Current	449	455	1,2
Savings	123	135	9,7
Call	436	433	-0,6
Fixed and notice	722	842	16,7
Negotiable certificates of deposit	410	391	-4,6
Repurchase agreements	86	102	18,3
Other	260	261	0,3
Derivative financial instruments and other trading liabilities	279	361	29,4

## Equity

Total equity	218	240	9,8
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## Off-balance sheet items

Total off-balance sheet activities	843	985	16,9
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## September

2010	2011
%	%

## Profitability<sup>2</sup>

Return on equity	15,28	15,91
Return on assets	0,99	1,12
Cost-to-income ratio	54,57	55,91
Net interest income to interest-earning assets	3,11	3,30
Non-interest revenue to total assets	2,60	2,70
Operating expenses to total assets	2,77	2,96
Profit/Loss (12 months) (Rbn)	29,89	34,67
Net interest income (12 months) (Rbn)	75,03	81,68
Non-interest income (12 months) (Rbn)	78,52	84,87
Operating expenses (12 months) (Rbn)	83,79	93,10

## Liquidity

Liquid assets held to liquid-asset requirement	170,55	201,17
Short-term liabilities to total liabilities	51,84	51,89
Short-term ten largest depositors to total liabilities	6,96	7,03

## Credit risk

Impaired advances <sup>3</sup> (Rbn)	137,94	122,62
Impaired advances to gross loans and advances	5,88	5,05
Specific credit impairments to impaired advances	32,36	34,44
Specific credit impairments to gross loans and advances	1,90	1,74

## Capital adequacy

Capital-adequacy ratio	14,38	14,83
Tier 1 capital-adequacy ratio	11,31	11,95

## Financial leverage

Financial leverage multiple <sup>4</sup> (times)	15,00	15,00
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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.