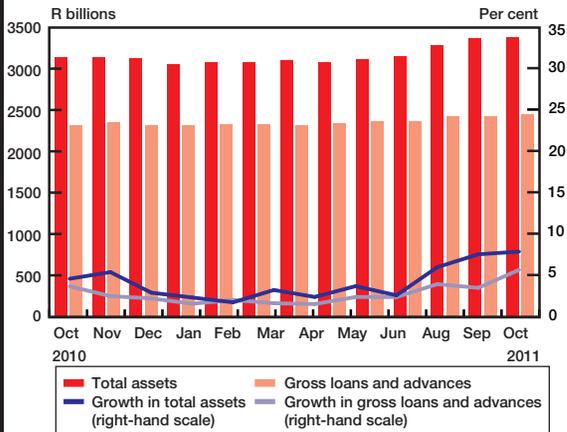
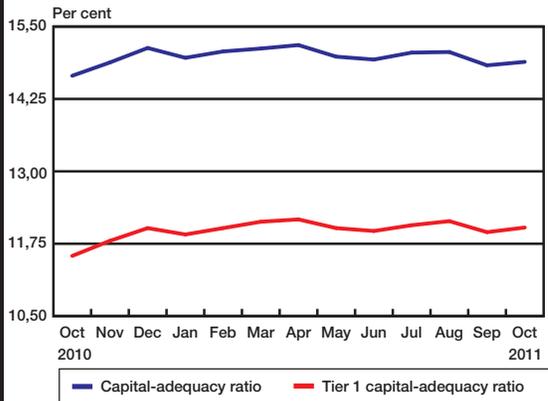


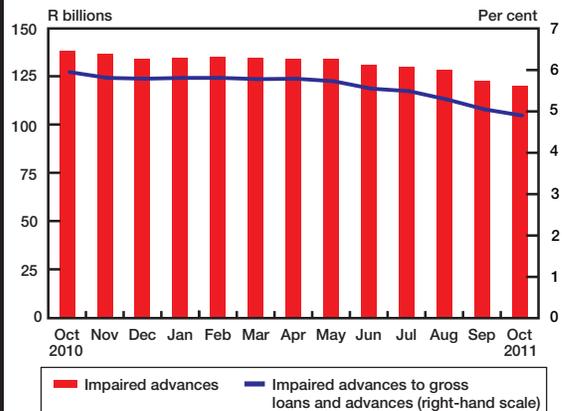
## Total assets and gross loans and advances



## Capital adequacy



## Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

October 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

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

## Balance sheet items

### Selected assets

Total assets	3 133	3 378	7,8
Gross loans and advances	2 318	2 448	5,6
Home loans	819	826	0,9
Commercial mortgages	227	239	5,2
Credit cards	57	61	6,9
Lease and instalment debtors	241	253	5,2
Overdrafts	102	112	9,8
Term loans	342	402	17,6
Redeemable preference shares	57	69	20,7
Factoring accounts, trade and other bills and BA's	10	18	85,9
Loans granted/deposits placed under resale agreements	92	86	-6,5
Bank intra-group balances	98	73	-25,6
Other	274	310	12,9
Investment and trading positions	213	242	13,8
Derivative financial instruments	303	312	2,8
Short-term negotiable securities	168	214	28,0

### Selected liabilities

Deposits, current accounts and other creditors	2 472	2 645	7,0
Current	447	463	3,6
Savings	124	135	8,9
Call	366	458	25,3
Fixed and notice	699	835	19,5
Negotiable certificates of deposit	471	382	-18,7
Repurchase agreements	91	100	9,7
Other	274	271	-1,4
Derivative financial instruments and other trading liabilities	296	327	10,4

## Equity

Total equity	216	241	11,3
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## Off-balance sheet items

Total off-balance sheet activities	850	914	7,5
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	October	
	2010 %	2011 %

## Profitability<sup>2</sup>

Return on equity	15,25	16,10
Return on assets	0,99	1,13
Cost-to-income ratio	55,24	55,72
Net interest income to interest-earning assets	3,11	3,33
Non-interest revenue to total assets	2,59	2,71
Operating expenses to total assets	2,80	2,97
Profit/Loss (12 months) (Rbn)	30,15	35,27
Net interest income (12 months) (Rbn)	75,16	82,82
Non-interest income (12 months) (Rbn)	78,49	85,82
Operating expenses (12 months) (Rbn)	84,88	93,97

## Liquidity

Liquid assets held to liquid-asset requirement	175,27	201,21
Short-term liabilities to total liabilities	52,5	51,85
Short-term ten largest depositors to total liabilities	7,31	7,68

## Credit risk

Impaired advances <sup>3</sup> (Rbn)	138,01	120,07
Impaired advances to gross loans and advances	5,95	4,90
Specific credit impairments to impaired advances	31,71	34,48
Specific credit impairments to gross loans and advances	1,89	1,69

## Capital adequacy

Capital-adequacy ratio	14,46	14,89
Tier 1 capital-adequacy ratio	11,40	12,03

## Financial leverage

Financial leverage multiple <sup>4</sup> (times)	15,11	14,72
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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.