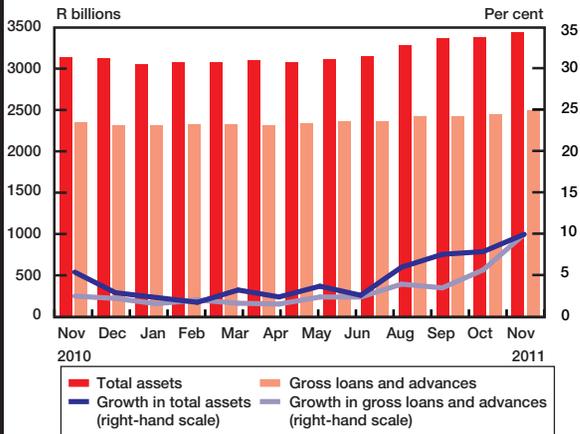
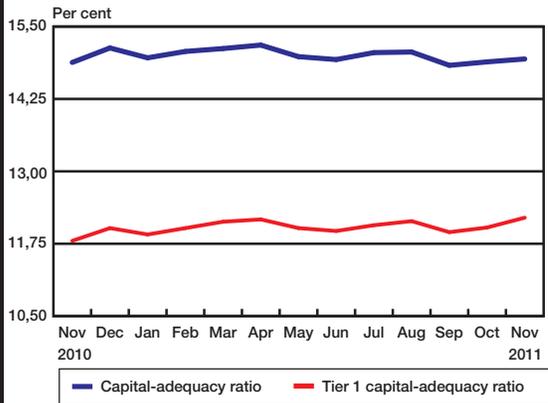


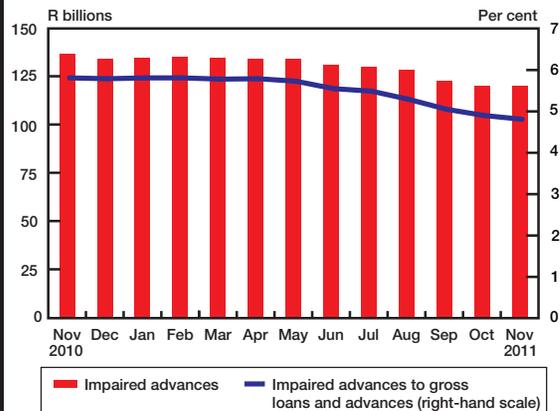
Total assets and gross loans and advances



Capital adequacy



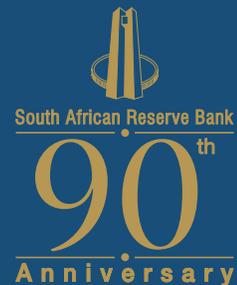
Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

November 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	43

	November		
	2010	2011	%
	Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	3 134	3 445	9,9
Gross loans and advances	2 349	2 499	6,4
Home loans	821	827	0,7
Commercial mortgages	228	239	5,1
Credit cards	57	62	8,9
Lease and instalment debtors	242	256	6,0
Overdrafts	104	109	4,8
Term loans	363	427	17,5
Redeemable preference shares	60	68	14,4
Factoring accounts, trade and other bills and BA's	9	19	107,7
Loans granted/deposits placed under resale agreements	99	90	-9,3
Bank intra-group balances	91	94	3,9
Other	276	309	11,8
Investment and trading positions	209	245	16,9
Derivative financial instruments	254	316	24,7
Short-term negotiable securities	175	213	21,7

Selected liabilities

Deposits, current accounts and other creditors	2 511	2 707	7,8
Current	466	478	2,6
Savings	127	140	10,1
Call	389	470	20,8
Fixed and notice	702	846	20,4
Negotiable certificates of deposit	455	380	-16,4
Repurchase agreements	98	116	18,2
Other	274	278	1,5
Derivative financial instruments and other trading liabilities	253	329	29,9

Equity

Total equity	219	245	11,7
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Off-balance sheet items

Total off-balance sheet activities	852	913	7,2
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November

2010 2011

% %

Profitability²

Return on equity	15,52	15,98
Return on assets	1,02	1,12
Cost-to-income ratio	55,14	56,07
Net interest income to interest-earning assets	3,10	3,37
Non-interest revenue to total assets	2,64	2,68
Operating expenses to total assets	2,82	2,98
Profit/Loss (12 months) (Rbn)	31,29	35,30
Net interest income (12 months) (Rbn)	75,17	84,36
Non-interest income (12 months) (Rbn)	80,46	85,30
Operating expenses (12 months) (Rbn)	85,82	95,13

Liquidity

Liquid assets held to liquid-asset requirement	181,28	198,97
Short-term liabilities to total liabilities	52,72	52,21
Short-term ten largest depositors to total liabilities	7,93	6,93

Credit risk

Impaired advances ³ (Rbn)	136,55	120,17
Impaired advances to gross loans and advances	5,81	4,81
Specific credit impairments to impaired advances	31,98	34,11
Specific credit impairments to gross loans and advances	1,86	1,64

Capital adequacy

Capital-adequacy ratio	14,65	14,94
Tier 1 capital-adequacy ratio	11,54	12,20

Financial leverage

Financial leverage multiple ⁴ (times)	14,92	14,77
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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.