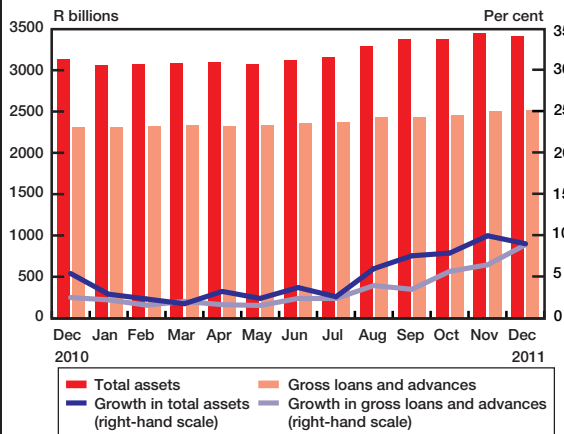
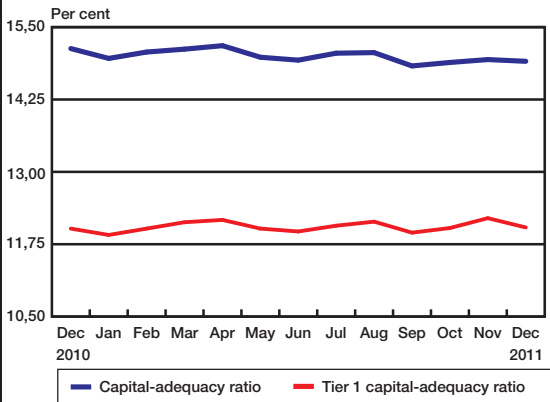


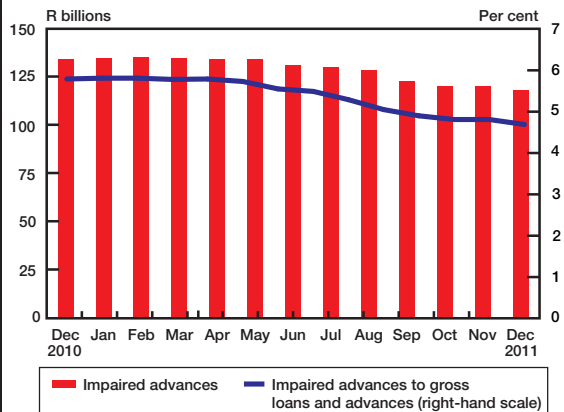
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

December 2011



South African Reserve Bank

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

	December		
	2010	2011	%
	Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	3 126	3 406	9,0
Gross loans and advances	2 312	2 517	8,8
Home loans	817	827	1,3
Commercial mortgages	228	240	5,4
Credit cards	57	62	9,6
Lease and instalment debtors	242	259	7,0
Overdrafts	97	112	15,5
Term loans	355	433	22,1
Redeemable preference shares	55	68	24,4
Factoring accounts, trade and other bills and BA's	10	18	90,1
Loans granted/deposits placed under resale agreements	107	84	-21,4
Bank intra-group balances	92	92	-0,5
Other	254	321	26,7
Investment and trading positions	211	237	12,1
Derivative financial instruments	275	280	1,9
Short-term negotiable securities	174	209	20,2

Selected liabilities

Deposits, current accounts and other creditors	2 488	2 709	8,9
Current	461	517	12,3
Savings	127	141	11,1
Call	385	471	22,4
Fixed and notice	698	836	19,7
Negotiable certificates of deposit	447	379	-15,2
Repurchase agreements	103	96	-7,6
Other	267	270	0,9
Derivative financial instruments and other trading liabilities	280	294	4,9

Equity

Total equity	221	248	12,1
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Off-balance sheet items

Total off-balance sheet activities	857	924	7,8
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December

	2010	2011
	%	%

Profitability²

Return on equity	14,64	16,39
Return on assets	0,97	1,15
Cost-to-income ratio	56,43	55,25
Net interest income to interest-earning assets	3,13	3,38
Non-interest revenue to total assets	2,60	2,63
Operating expenses to total assets	2,87	2,92
Profit/Loss (12 months) (Rbn)	29,77	36,78
Net interest income (12 months) (Rbn)	75,86	85,44
Non-interest income (12 months) (Rbn)	79,65	84,46
Operating expenses (12 months) (Rbn)	87,75	93,87

Liquidity

Liquid assets held to liquid-asset requirement	174,84	193,45
Short-term liabilities to total liabilities	53,14	54,07
Ten largest depositors (short-term) to total liabilities	8,09	8,38

Credit risk

Impaired advances ³ (Rbn)	133,93	118,06
Impaired advances to gross loans and advances	5,79	4,69
Specific credit impairments to impaired advances	32,57	34,87
Specific credit impairments to gross loans and advances	1,89	1,64

Capital adequacy

Capital-adequacy ratio	14,88	14,91
Tier 1 capital-adequacy ratio	11,80	12,04

Financial leverage

Financial leverage multiple ⁴ (times)	14,74	14,42
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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.