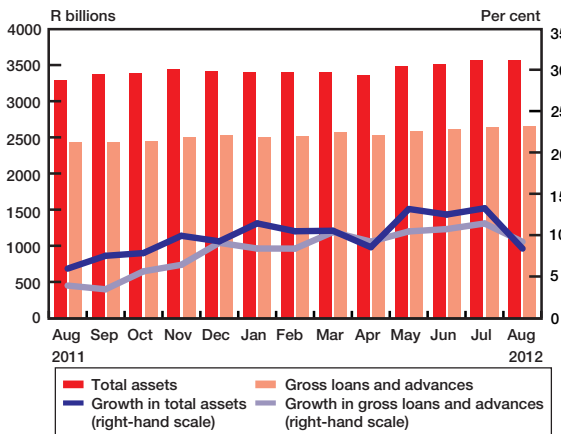
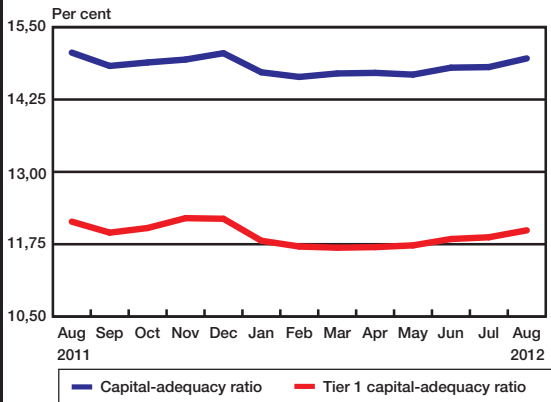


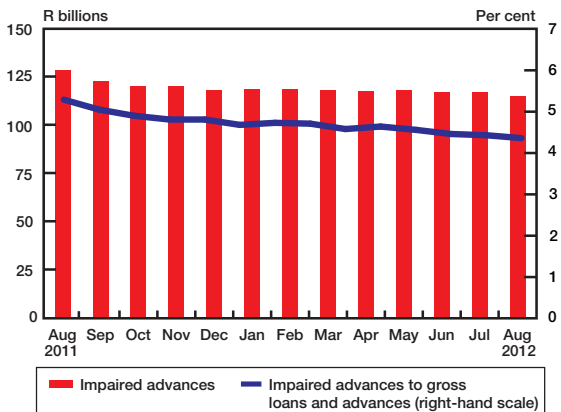
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

August 2012



South African Reserve Bank

Number of banks in South Africa

Registered banks	17
Mutual banks	3
Co-operative banks	1
Local branches of foreign banks	15
Foreign banks with approved local representative offices	43

	Aug		
	2011	2012	%
	Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	3 284	3 559	8,4
Gross loans and advances	2 424	2 647	9,2
Home loans	825	831	0,8
Commercial mortgages	235	246	4,8
Credit cards	60	68	14,5
Lease and instalment debtors	249	280	12,2
Overdrafts	104	125	20,2
Term loans	386	519	34,5
Redeemable preference shares	64	68	5,4
Factoring accounts, trade and other bills and BA's	17	15	-11,0
Loans granted/deposits placed under resale agreements	109	117	7,1
Bank intra-group balances	83	90	8,0
Other	292	288	-1,3
Investment and trading positions	236	266	12,7
Derivative financial instruments	263	280	6,4
Short-term negotiable securities	196	203	3,8

Selected liabilities

Deposits, current accounts and other creditors	2 616	2 793	6,8
Current	448	502	12,0
Savings	131	148	12,3
Call	433	496	14,5
Fixed and notice	828	889	7,3
Negotiable certificates of deposit	406	369	-9,3
Repurchase agreements	115	88	-23,6
Other	254	302	19,3
Derivative financial instruments and other trading liabilities	260	292	12,4

Equity

Total equity	236	266	12,4
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Off-balance sheet items

Total off-balance sheet activities	900	1 005	11,6
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Aug

2011 2012
% %

Profitability²

Return on equity	15,30	16,96
Return on assets	1,07	1,19
Cost-to-income ratio	56,68	53,86
Net interest income to interest-earning assets	3,26	3,48
Non-interest revenue to total assets	2,70	2,69
Operating expenses to total assets	2,99	2,92
Profit/Loss (12 months) (Rbn)	33,09	40,07
Net interest income (12 months) (Rbn)	80,38	93,90
Non-interest income (12 months) (Rbn)	84,29	92,42
Operating expenses (12 months) (Rbn)	93,33	100,35

Liquidity

Liquid assets held to liquid-asset requirement	199,75	197,89
Short-term liabilities to total liabilities	52,21	52,39
Ten largest depositors (short-term) to total liabilities	7,88	7,25

Credit risk

Impaired advances ³ (Rbn)	128,20	115,46
Impaired advances to gross loans and advances	5,29	4,36
Specific credit impairments to impaired advances	32,95	36,93
Specific credit impairments to gross loans and advances	1,74	1,61

Capital adequacy

Capital-adequacy ratio	15,07	14,96
Tier 1 capital-adequacy ratio	12,14	11,99

Financial leverage

Financial leverage multiple ⁴ (times)	14,50	14,02
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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 averages.

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.