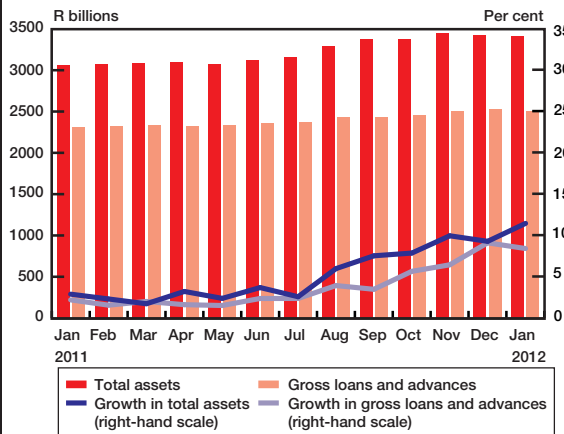
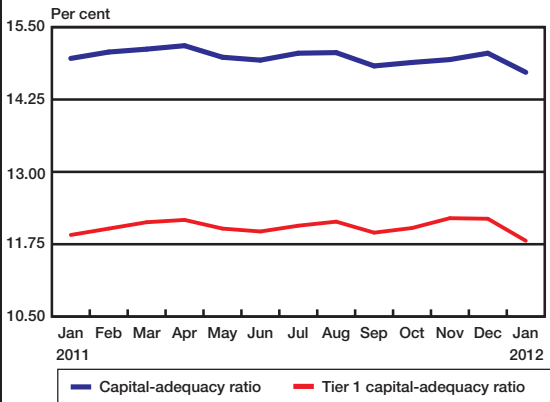


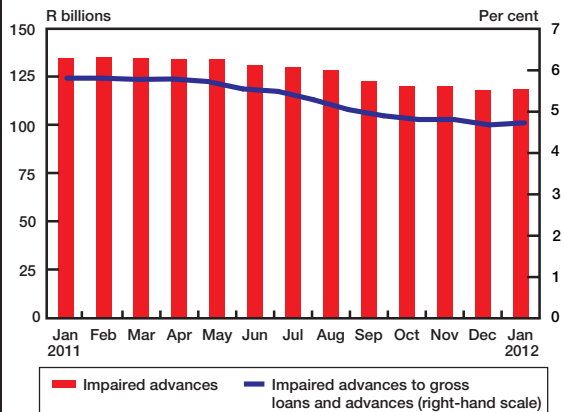
## Total assets and gross loans and advances



## Capital adequacy



## Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

January 2012



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

	January		
	2011	2012	%
	Rbn <sup>1</sup>	Rbn <sup>1</sup>	Growth <sup>1</sup>

## Balance sheet items

### Selected assets

Total assets	3 055	3 404	11,4
Gross loans and advances	2 312	2 506	8,4
Home loans	818	828	1,2
Commercial mortgages	227	239	5,0
Credit cards	57	63	10,9
Lease and instalment debtors	243	261	7,1
Overdrafts	105	122	16,4
Term loans	368	438	19,0
Redeemable preference shares	55	68	25,1
Factoring accounts, trade and other bills and BA's	9	13	43,1
Loans granted/deposits placed under resale agreements	85	86	1,4
Bank intra-group balances	96	86	-10,4
Other	249	302	21,4
Investment and trading positions	217	240	10,5
Derivative financial instruments	216	284	31,5
Short-term negotiable securities	168	210	25,0

### Selected liabilities

Deposits, current accounts and other creditors	2 464	2 680	8,8
Current	431	497	15,4
Savings	124	138	11,0
Call	389	470	20,8
Fixed and notice	715	833	16,4
Negotiable certificates of deposit	434	375	-13,6
Repurchase agreements	94	101	8,0
Other	277	267	-3,9
Derivative financial instruments and other trading liabilities	219	297	35,6

### Equity

Total equity	224	251	12,5
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### Off-balance sheet items

Total off-balance sheet activities	850	899	5,7
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	January	
	2011	2012
	%	%

## Profitability<sup>2</sup>

Return on equity	14,61	16,78
Return on assets	0,97	1,18
Cost-to-income ratio	56,60	54,94
Net interest income to interest-earning assets	3,12	3,40
Non-interest revenue to total assets	2,62	2,64
Operating expenses to total assets	2,88	2,92
Profit/Loss (12 months) (Rbn)	30,00	38,00
Net interest income (12 months) (Rbn)	75,86	86,66
Non-interest income (12 months) (Rbn)	80,22	85,67
Operating expenses (12 months) (Rbn)	88,34	94,67

## Liquidity

Liquid assets held to liquid-asset requirement	170,77	194,29
Short-term liabilities to total liabilities	53,24	53,66
Ten largest depositors (short-term) to total liabilities	8,06	8,21

## Credit risk

Impaired advances <sup>3</sup> (Rbn)	134,36	118,62
Impaired advances to gross loans and advances	5,81	4,73
Specific credit impairments to impaired advances	32,62	34,67
Specific credit impairments to gross loans and advances	1,90	1,64

## Capital adequacy

Capital-adequacy ratio	15,13	14,72
Tier 1 capital-adequacy ratio	12,02	11,81

## Financial leverage

Financial leverage multiple <sup>4</sup> (times)	14,27	14,24
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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.