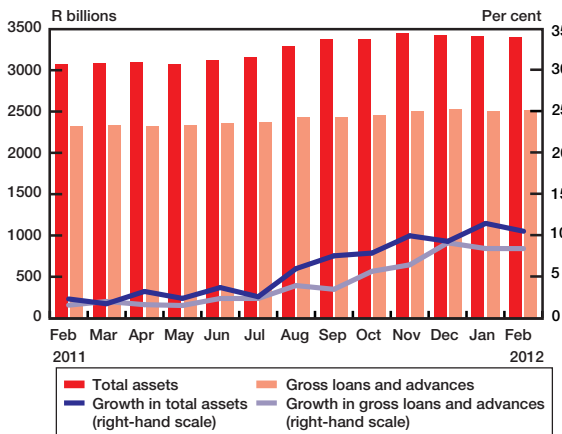
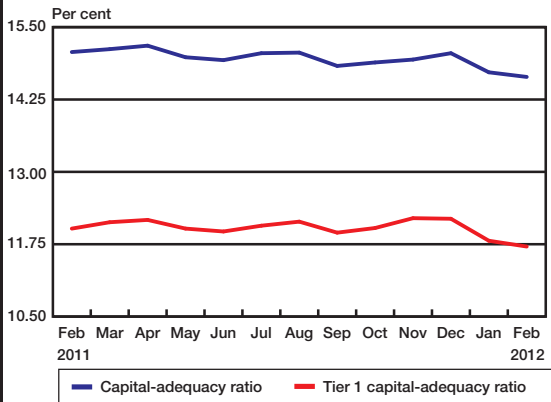


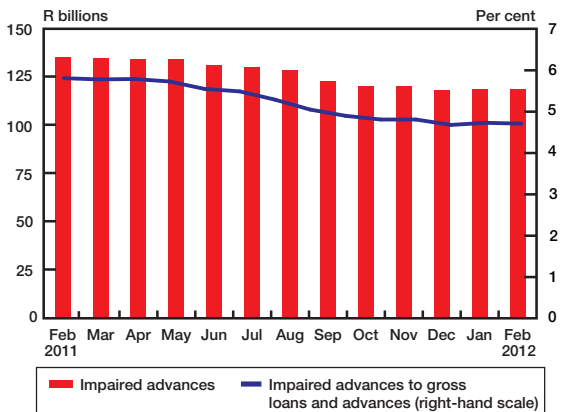
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

February 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

	February		
	2011	2012	%
	Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	3 074	3 396	10,5
Gross loans and advances	2 324	2 518	8,4
Home loans	821	831	1,2
Commercial mortgages	228	238	4,5
Credit cards	58	64	10,7
Lease and instalment debtors	245	263	7,5
Overdrafts	107	130	21,1
Term loans	362	430	18,6
Redeemable preference shares	55	70	26,7
Factoring accounts, trade and other bills and BA's	9	13	50,6
Loans granted/deposits placed under resale agreements	88	94	7,1
Bank intra-group balances	92	94	1,9
Other	259	291	12,6
Investment and trading positions	227	240	5,5
Derivative financial instruments	217	259	19,6
Short-term negotiable securities	170	206	20,7

Selected liabilities

Deposits, current accounts and other creditors	2 476	2 706	9,3
Current	443	512	15,4
Savings	124	138	11,1
Call	390	472	21,0
Fixed and notice	717	846	18,0
Negotiable certificates of deposit	435	361	-17,1
Repurchase agreements	88	107	21,2
Other	278	270	-3,0
Derivative financial instruments and other trading liabilities	220	266	20,5

Equity

Total equity	224	251	12,0
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Off-balance sheet items

Total off-balance sheet activities	839	915	9,1
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February

	2011	2012
	%	%

Profitability²

Return on equity	14,89	16,80
Return on assets	1,00	1,18
Cost-to-income ratio	56,61	54,90
Net interest income to interest-earning assets	3,13	3,43
Non-interest revenue to total assets	2,64	2,62
Operating expenses to total assets	2,90	2,91
Profit/Loss (12 months) (Rbn)	30,82	38,45
Net interest income (12 months) (Rbn)	76,21	87,91
Non-interest income (12 months) (Rbn)	81,19	85,61
Operating expenses (12 months) (Rbn)	89,11	95,25

Liquidity

Liquid assets held to liquid-asset requirement	172,00	196,17
Short-term liabilities to total liabilities	53,75	53,76
Ten largest depositors (short-term) to total liabilities	8,25	8,42

Credit risk

Impaired advances ³ (Rbn)	135,02	118,51
Impaired advances to gross loans and advances	5,81	4,71
Specific credit impairments to impaired advances	32,39	34,58
Specific credit impairments to gross loans and advances	1,88	1,63

Capital adequacy

Capital-adequacy ratio	14,96	14,64
Tier 1 capital-adequacy ratio	11,90	11,71

Financial leverage

Financial leverage multiple ⁴ (times)	14,30	14,22
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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.