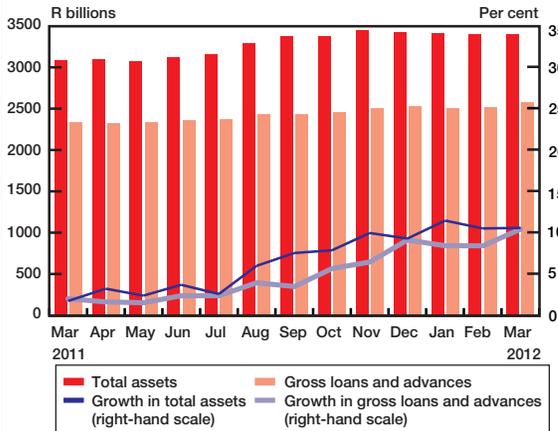
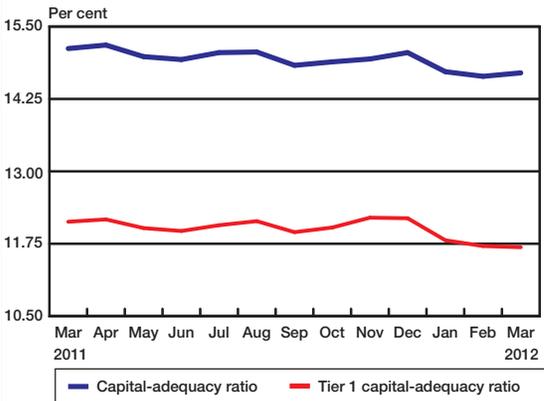


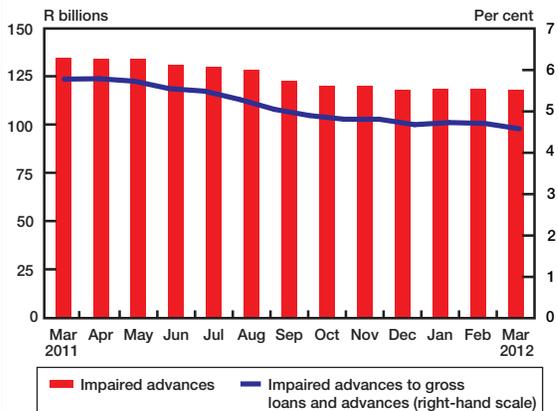
## Total assets and gross loans and advances



## Capital adequacy



## Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

March 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	11
Foreign banks with approved local representative offices	43

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

## Balance sheet items

### Selected assets

Total assets	3 076	3 401	10,5
Gross loans and advances	2 327	2 568	10,4
Home loans	822	832	1,3
Commercial mortgages	226	238	5,3
Credit cards	58	64	11,8
Lease and instalment debtors	246	266	8,0
Overdrafts	109	141	28,7
Term loans	354	454	28,2
Redeemable preference shares	59	67	13,3
Factoring accounts, trade and other bills and BA's	10	15	47,8
Loans granted/deposits placed under resale agreements	90	95	4,9
Bank intra-group balances	83	95	15,5
Other	270	302	11,7
Investment and trading positions	230	248	7,4
Derivative financial instruments	216	215	-0,5
Short-term negotiable securities	167	203	21,3

### Selected liabilities

Deposits, current accounts and other creditors	2 481	2 739	10,4
Current	454	524	15,3
Savings	126	139	11,0
Call	402	481	19,6
Fixed and notice	724	856	18,3
Negotiable certificates of deposit	413	350	-15,4
Repurchase agreements	85	107	27,0
Other	278	282	1,4
Derivative financial instruments and other trading liabilities	221	231	4,3

### Equity

Total equity	225	251	11,3
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### Off-balance sheet items

Total off-balance sheet activities	833	925	11,0
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## March

	2011	2012
	%	%

## Profitability<sup>2</sup>

Return on equity	14,97	17,10
Return on assets	1,01	1,20
Cost-to-income ratio	56,89	54,47
Net interest income to interest-earning assets	3,15	3,44
Non-interest revenue to total assets	2,65	2,61
Operating expenses to total assets	2,93	2,90
Profit/Loss (12 months) (Rbn)	31,32	39,34
Net interest income (12 months) (Rbn)	76,72	89,16
Non-interest income (12 months) (Rbn)	81,65	85,97
Operating expenses (12 months) (Rbn)	90,09	95,39

## Liquidity

Liquid assets held to liquid-asset requirement	174,00	192,49
Short-term liabilities to total liabilities	53,49	54,00
Ten largest depositors (short-term) to total liabilities	8,59	7,96

## Credit risk

Impaired advances <sup>3</sup> (Rbn)	134,47	117,65
Impaired advances to gross loans and advances	5,78	4,58
Specific credit impairments to impaired advances	32,68	34,86
Specific credit impairments to gross loans and advances	1,89	1,60

## Capital adequacy

Capital-adequacy ratio	15,07	14,70
Tier 1 capital-adequacy ratio	12,02	11,69

## Financial leverage

Financial leverage multiple <sup>4</sup> (times)	14,22	14,25
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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.