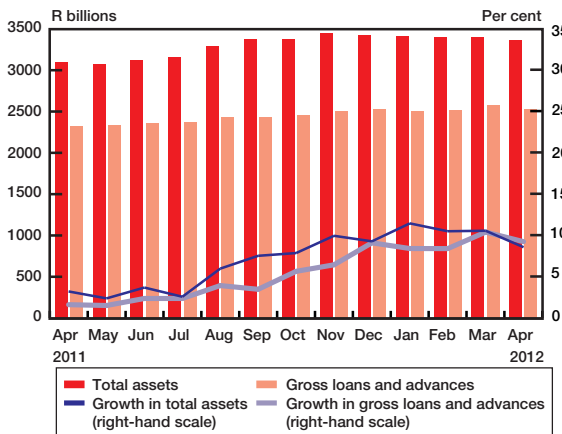
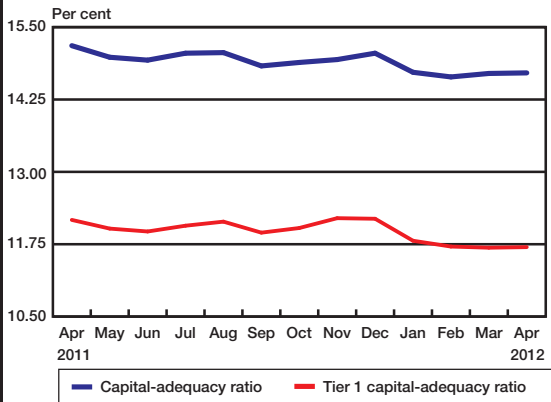


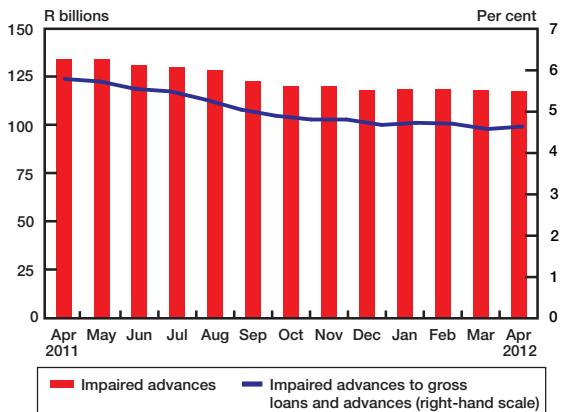
## Total assets and gross loans and advances



## Capital adequacy



## Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

April 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

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

## Balance sheet items

### Selected assets

Total assets	3 097	3 361	8,5
Gross loans and advances	2 315	2 528	9,2
Home loans	822	827	0,7
Commercial mortgages	228	242	6,1
Credit cards	58	65	11,8
Lease and instalment debtors	247	268	8,3
Overdrafts	111	129	16,2
Term loans	355	476	34,0
Redeemable preference shares	57	66	15,7
Factoring accounts, trade and other bills and BA's	10	13	28,9
Loans granted/deposits placed under resale agreements	93	76	-18,0
Bank intra-group balances	86	92	6,6
Other	247	273	10,6
Investment and trading positions	229	256	11,4
Derivative financial instruments	241	209	-13,2
Short-term negotiable securities	172	202	17,5

### Selected liabilities

Deposits, current accounts and other creditors	2 481	2 703	9,0
Current	436	498	14,2
Savings	126	140	11,6
Call	415	477	14,9
Fixed and notice	727	858	18,0
Negotiable certificates of deposit	400	356	-10,8
Repurchase agreements	100	88	-11,5
Other	278	286	2,9
Derivative financial instruments and other trading liabilities	242	228	-5,8

## Equity

Total equity	226	253	12,1
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## Off-balance sheet items

Total off-balance sheet activities	838	934	11,4
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April

	2011	2012
	%	%

## Profitability<sup>2</sup>

Return on equity	15,17	16,92
Return on assets	1,03	1,19
Cost-to-income ratio	56,87	54,53
Net interest income to interest-earning assets	3,16	3,46
Non-interest revenue to total assets	2,67	2,60
Operating expenses to total assets	2,94	2,90
Profit/Loss (12 months) (Rbn)	32,32	39,28
Net interest income (12 months) (Rbn)	77,15	90,38
Non-interest income (12 months) (Rbn)	82,42	86,22
Operating expenses (12 months) (Rbn)	90,76	96,31

## Liquidity

Liquid assets held to liquid-asset requirement	179,23	194,23
Short-term liabilities to total liabilities	53,43	53,91
Ten largest depositors (short-term) to total liabilities	7,82	8,18

## Credit risk

Impaired advances <sup>3</sup> (Rbn)	134,08	117,38
Impaired advances to gross loans and advances	5,79	4,64
Specific credit impairments to impaired advances	32,88	34,92
Specific credit impairments to gross loans and advances	1,90	1,62

## Capital adequacy

Capital-adequacy ratio	15,12	14,71
Tier 1 capital-adequacy ratio	12,13	11,70

## Financial leverage

Financial leverage multiple <sup>4</sup> (times)	14,25	13,92
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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.