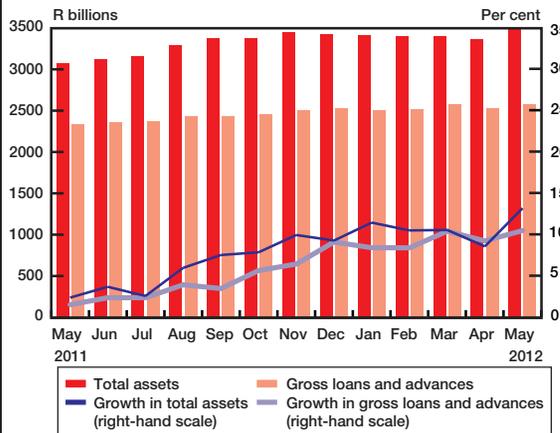
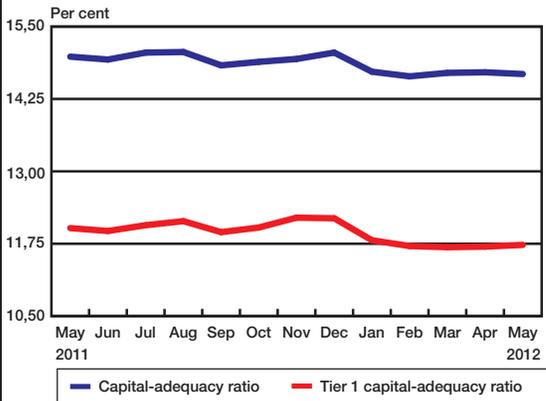


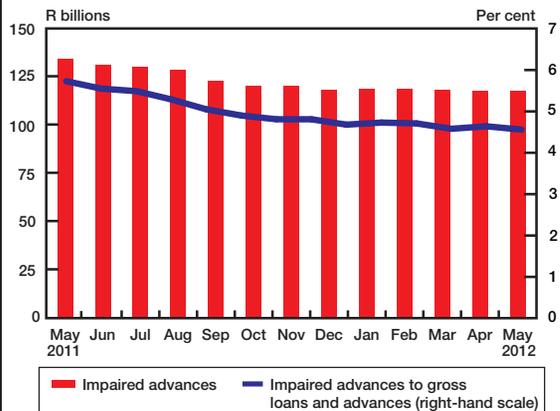
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

May 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	14
Foreign banks with approved local representative offices	43

	May		
	2011	2012	%
	Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	3 074	3 479	13,2
Gross loans and advances	2 334	2 578	10,4
Home loans	823	828	0,6
Commercial mortgages	231	245	5,7
Credit cards	59	66	12,5
Lease and instalment debtors	248	271	9,3
Overdrafts	107	125	17,1
Term loans	370	499	34,6
Redeemable preference shares	55	69	25,3
Factoring accounts, trade and other bills and BA's	11	14	31,8
Loans granted/deposits placed under resale agreements	94	95	1,1
Bank intra-group balances	85	93	9,6
Other	251	274	8,8
Investment and trading positions	232	259	11,3
Derivative financial instruments	193	272	41,2
Short-term negotiable securities	178	200	12,2

Selected liabilities

Deposits, current accounts and other creditors	2 498	2 732	9,3
Current	430	492	14,4
Savings	126	142	12,6
Call	423	488	15,5
Fixed and notice	755	865	14,5
Negotiable certificates of deposit	397	358	-9,7
Repurchase agreements	96	87	-9,6
Other	271	299	10,4
Derivative financial instruments and other trading liabilities	195	296	51,6

Equity

Total equity	229	256	11,4
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Off-balance sheet items

Total off-balance sheet activities	831	937	12,7
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May

	2011	2012
	%	%

Profitability²

Return on equity	15,67	16,57
Return on assets	1,08	1,16
Cost-to-income ratio	56,52	54,93
Net interest income to interest-earning assets	3,20	3,47
Non-interest revenue to total assets	2,70	2,62
Operating expenses to total assets	2,96	2,94
Profit/Loss (12 months) (Rbn)	33,73	38,79
Net interest income (12 months) (Rbn)	78,13	91,32
Non-interest income (12 months) (Rbn)	83,48	87,75
Operating expenses (12 months) (Rbn)	91,35	98,36

Liquidity

Liquid assets held to liquid-asset requirement	186,99	201,70
Short-term liabilities to total liabilities	53,52	53,11
Ten largest depositors (short-term) to total liabilities	7,75	7,34

Credit risk

Impaired advances ³ (Rbn)	133,83	117,55
Impaired advances to gross loans and advances	5,73	4,56
Specific credit impairments to impaired advances	33,07	35,48
Specific credit impairments to gross loans and advances	1,90	1,62

Capital adequacy

Capital-adequacy ratio	15,17	14,68
Tier 1 capital-adequacy ratio	12,17	11,73

Financial leverage

Financial leverage multiple ⁴ (times)	13,95	14,31
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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.