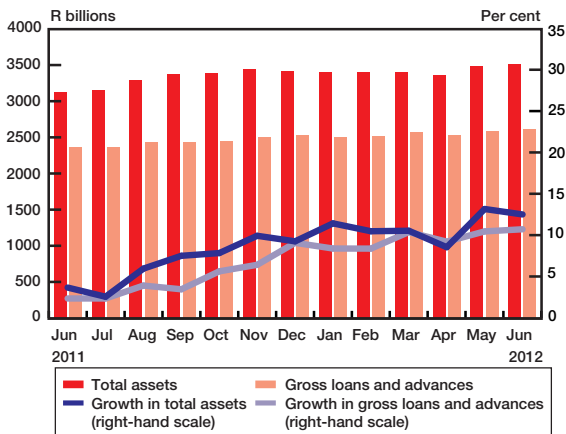
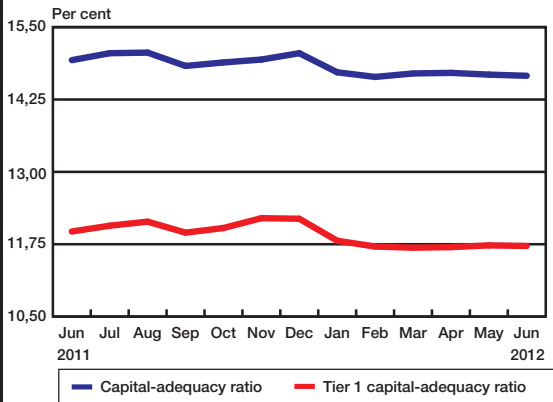


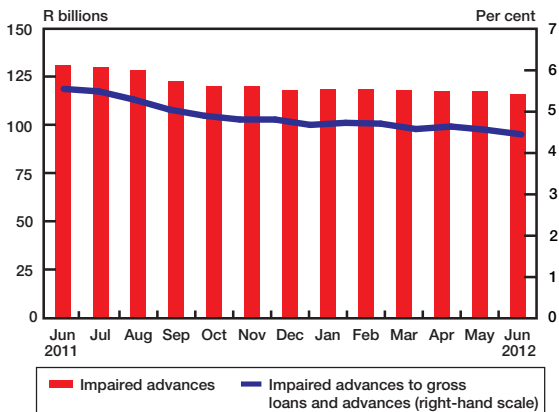
## Total assets and gross loans and advances



## Capital adequacy



## Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

June 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

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

## Balance sheet items

### Selected assets

Total assets	3 120	3 509	12,5
Gross loans and advances	2 362	2 615	10,7
Home loans	824	829	0,6
Commercial mortgages	234	247	5,4
Credit cards	59	67	13,3
Lease and instalment debtors	250	275	10,0
Overdrafts	108	128	18,9
Term loans	385	502	30,4
Redeemable preference shares	58	69	18,7
Factoring accounts, trade and other bills and BA's	11	15	43,5
Loans granted/deposits placed under resale agreements	89	117	32,2
Bank intra-group balances	79	91	14,5
Other	265	275	3,5
Investment and trading positions	234	278	18,5
Derivative financial instruments	190	251	32,6
Short-term negotiable securities	185	204	9,8

### Selected liabilities

Deposits, current accounts and other creditors	2 542	2 782	9,4
Current	460	529	15,0
Savings	129	144	11,8
Call	411	466	13,3
Fixed and notice	761	863	13,4
Negotiable certificates of deposit	392	353	-9,9
Repurchase agreements	91	100	10,0
Other	297	326	9,5
Derivative financial instruments and other trading liabilities	190	268	41,4

### Equity

Total equity	231	259	12,1
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### Off-balance sheet items

Total off-balance sheet activities	878	974	10,9
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June

	2011	2012
	%	%

## Profitability<sup>2</sup>

Return on equity	15,12	16,74
Return on assets	1,05	1,17
Cost-to-income ratio	56,77	54,97
Net interest income to interest-earning assets	3,21	3,47
Non-interest revenue to total assets	2,69	2,64
Operating expenses to total assets	2,97	2,95
Profit/Loss (12 months) (Rbn)	33,03	39,62
Net interest income (12 months) (Rbn)	78,60	92,16
Non-interest income (12 months) (Rbn)	83,51	89,39
Operating expenses (12 months) (Rbn)	92,04	99,81

## Liquidity

Liquid assets held to liquid-asset requirement	193,56	202,14
Short-term liabilities to total liabilities	53,60	53,46
Ten largest depositors (short-term) to total liabilities	8,80	8,22

## Credit risk

Impaired advances <sup>3</sup> (Rbn)	131,07	116,34
Impaired advances to gross loans and advances	5,55	4,45
Specific credit impairments to impaired advances	32,89	37,12
Specific credit impairments to gross loans and advances	1,83	1,65

## Capital adequacy

Capital-adequacy ratio	14,98	14,66
Tier 1 capital-adequacy ratio	12,02	11,72

## Financial leverage

Financial leverage multiple <sup>4</sup> (times)	14,00	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 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.