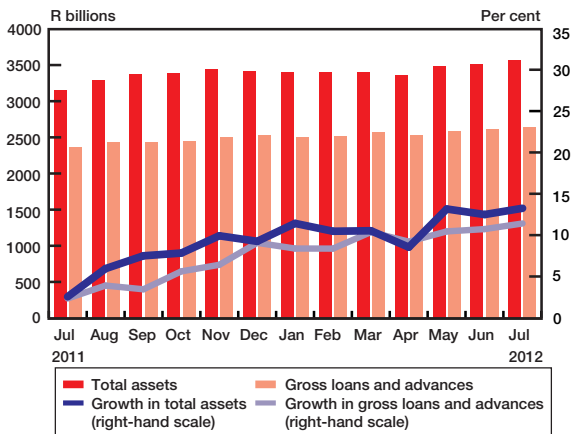
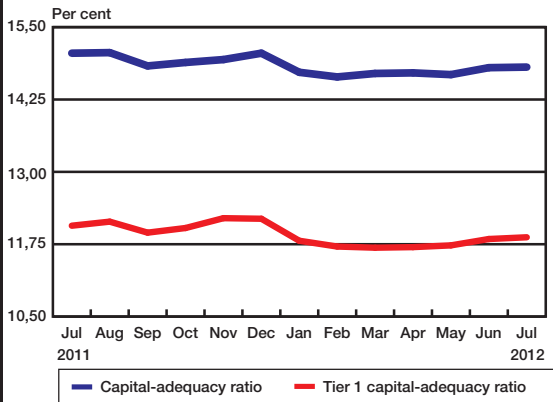


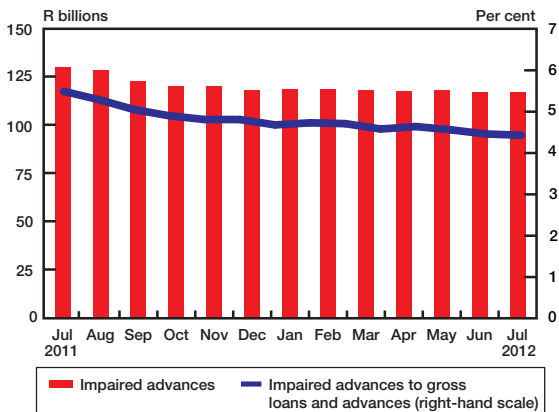
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

July 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	15
Foreign banks with approved local representative offices	43

	July		
	2011 Rbn ¹	2012 Rbn ¹	% Growth ¹

Balance sheet items

Selected assets

Total assets	3 152	3 570	13,2
Gross loans and advances	2 368	2 638	11,4
Home loans	823	829	0,7
Commercial mortgages	235	245	4,2
Credit cards	59	68	14,2
Lease and instalment debtors	251	277	10,2
Overdrafts	106	124	17,1
Term loans	371	507	36,6
Redeemable preference shares	63	67	6,2
Factoring accounts, trade and other bills and BA's	12	14	16,7
Loans granted/deposits placed under resale agreements	88	132	50,1
Bank intra-group balances	87	100	13,8
Other	271	275	1,6
Investment and trading positions	231	277	20,1
Derivative financial instruments	209	302	44,0
Short-term negotiable securities	192	203	5,9

Selected liabilities

Deposits, current accounts and other creditors	2 553	2 796	9,5
Current	449	499	11,1
Savings	131	145	11,2
Call	434	480	10,7
Fixed and notice	801	882	10,2
Negotiable certificates of deposit	401	370	-7,8
Repurchase agreements	96	100	4,3
Other	242	319	32,2
Derivative financial instruments and other trading liabilities	210	313	49,2

Equity

Total equity	235	264	12,3
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Off-balance sheet items

Total off-balance sheet activities	888	987	11,2
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July

2011 2012
% %

Profitability²

Return on equity	15,06	17,09
Return on assets	1,05	1,20
Cost-to-income ratio	56,82	53,98
Net interest income to interest-earning assets	3,24	3,48
Non-interest revenue to total assets	2,68	2,69
Operating expenses to total assets	2,97	2,93
Profit/Loss (12 months) (Rbn)	32,71	40,05
Net interest income (12 months) (Rbn)	79,47	93,21
Non-interest income (12 months) (Rbn)	83,18	92,05
Operating expenses (12 months) (Rbn)	92,42	100,01

Liquidity

Liquid assets held to liquid-asset requirement	194,61	209,86
Short-term liabilities to total liabilities	52,76	52,45
Ten largest depositors (short-term) to total liabilities	7,29	6,84

Credit risk

Impaired advances ³ (Rbn)	130,04	116,86
Impaired advances to gross loans and advances	5,49	4,43
Specific credit impairments to impaired advances	32,74	36,97
Specific credit impairments to gross loans and advances	1,80	1,64

Capital adequacy

Capital-adequacy ratio	14,93	14,81
Tier 1 capital-adequacy ratio	11,98	11,87

Financial leverage

Financial leverage multiple ⁴ (times)	13,84	14,18
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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.