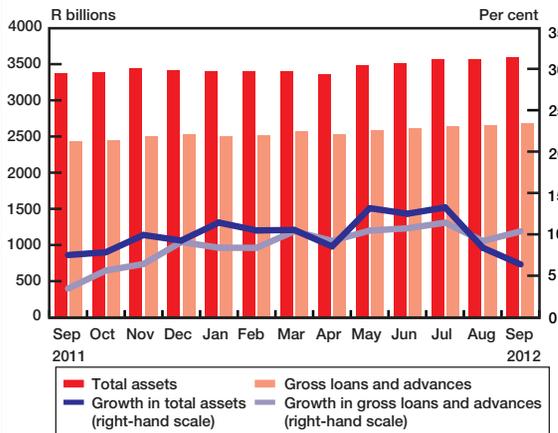
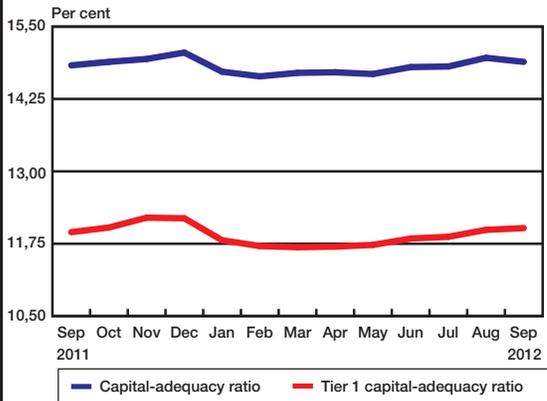


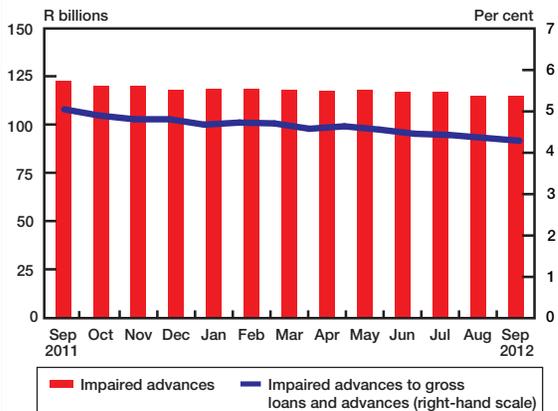
## Total assets and gross loans and advances



## Capital adequacy



## Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

September 2012



South African Reserve Bank

## Number of banks in South Africa

Registered banks	17
Mutual banks	3
Co-operative banks	1
Local branches of foreign banks	15
Foreign banks with approved local representative offices	43

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

## Balance sheet items

### Selected assets

Total assets	3 372	3 587	6,4
Gross loans and advances	2 428	2 680	10,4
Home loans	826	831	0,7
Commercial mortgages	239	247	3,5
Credit cards	60	70	15,6
Lease and instalment debtors	252	283	12,3
Overdrafts	110	129	17,9
Term loans	396	523	31,9
Redeemable preference shares	64	67	5,7
Factoring accounts, trade and other bills and BA's	19	16	-14,9
Loans granted/deposits placed under resale agreements	89	127	42,8
Bank intra-group balances	88	84	-5,1
Other	286	303	6,0
Investment and trading positions	243	267	9,6
Derivative financial instruments	337	266	-21,0
Short-term negotiable securities	200	204	1,9

### Selected liabilities

Deposits, current accounts and other creditors	2 619	2 835	8,2
Current	455	518	13,9
Savings	135	148	9,0
Call	433	482	11,5
Fixed and notice	842	884	4,9
Negotiable certificates of deposit	391	375	-3,9
Repurchase agreements	102	102	0,1
Other	261	325	24,6
Derivative financial instruments and other trading liabilities	351	277	-21,0

## Equity

Total equity	237	268	13,0
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## Off-balance sheet items

Total off-balance sheet activities	918	990	7,8
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Sep

2011  
%

2012  
%

## Profitability<sup>2</sup>

Return on equity	15,92	16,52
Return on assets	1,12	1,17
Cost-to-income ratio	55,90	53,97
Net interest income to interest-earning assets	3,30	3,48
Non-interest revenue to total assets	2,70	2,67
Operating expenses to total assets	2,96	2,91
Profit/Loss (12 months) (Rbn)	34,64	39,48
Net interest income (12 months) (Rbn)	81,70	94,47
Non-interest income (12 months) (Rbn)	84,89	92,26
Operating expenses (12 months) (Rbn)	93,11	100,78

## Liquidity

Liquid assets held to liquid-asset requirement	201,17	197,45
Short-term liabilities to total liabilities	52,01	52,59
Ten largest depositors (short-term) to total liabilities	7,05	6,86

## Credit risk

Impaired advances <sup>3</sup> (Rbn)	122,62	114,95
Impaired advances to gross loans and advances	5,05	4,29
Specific credit impairments to impaired advances	34,44	38,28
Specific credit impairments to gross loans and advances	1,74	1,64

## Capital adequacy

Capital-adequacy ratio	14,85	14,89
Tier 1 capital-adequacy ratio	11,96	12,02

## Financial leverage

Financial leverage multiple <sup>4</sup> (times)	14,96	14,05
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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.