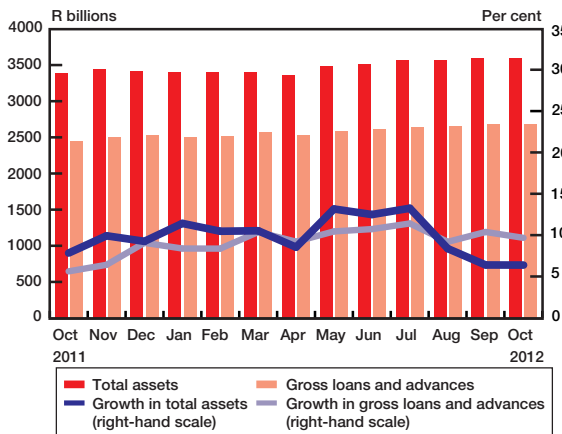
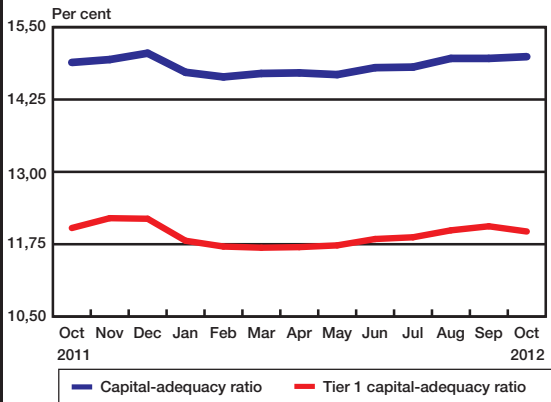


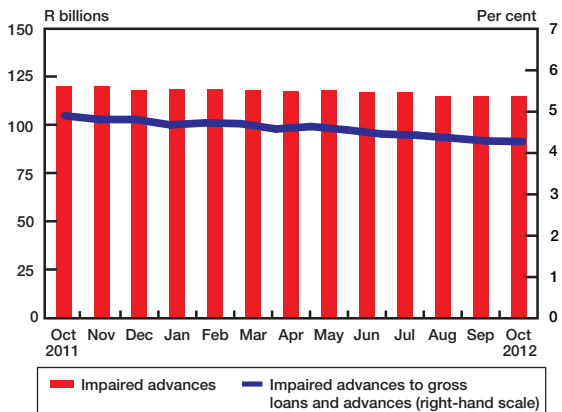
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

October 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	14
Foreign banks with approved local representative offices	43

	Oct		
	2011	2012	%
	Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	3 378	3 594	6,4
Gross loans and advances	2 448	2 685	9,7
Home loans	826	832	0,8
Commercial mortgages	239	248	4,1
Credit cards	61	71	16,1
Lease and instalment debtors	253	286	12,8
Overdrafts	112	128	13,7
Term loans	402	536	33,2
Redeemable preference shares	69	68	-1,1
Factoring accounts, trade and other bills and BA's	18	16	-13,4
Loans granted/deposits placed under resale agreements	86	127	49,0
Bank intra-group balances	89	85	-3,8
Other	294	288	-1,9
Investment and trading positions	242	272	12,5
Derivative financial instruments	312	263	-15,7
Short-term negotiable securities	214	200	-6,9

Selected liabilities

Deposits, current accounts and other creditors	2 645	2 835	7,2
Current	463	501	8,1
Savings	135	149	10,4
Call	458	487	6,3
Fixed and notice	835	879	5,3
Negotiable certificates of deposit	382	381	-0,2
Repurchase agreements	100	110	10,4
Other	271	327	20,9
Derivative financial instruments and other trading liabilities	327	283	-13,3

Equity

Total equity	241	268	11,4
--------------	-----	-----	------

Off-balance sheet items

Total off-balance sheet activities	914	1 016	11,2
------------------------------------	-----	-------	------

Oct

2011 2012
% %

Profitability²

Return on equity	16,49	16,12
Return on assets	1,16	1,14
Cost-to-income ratio	55,43	54,07
Net interest income to interest-earning assets	3,33	3,48
Non-interest revenue to total assets	2,74	2,66
Operating expenses to total assets	2,97	2,92
Profit/Loss (12 months) (Rbn)	35,38	39,65
Net interest income (12 months) (Rbn)	82,84	95,22
Non-interest income (12 months) (Rbn)	86,65	92,42
Operating expenses (12 months) (Rbn)	93,95	101,47

Liquidity

Liquid assets held to liquid-asset requirement	201,20	199,84
Short-term liabilities to total liabilities	51,85	52,57
Ten largest depositors (short-term) to total liabilities	7,68	6,65

Credit risk

Impaired advances ³ (Rbn)	120,03	114,88
Impaired advances to gross loans and advances	4,90	4,28
Specific credit impairments to impaired advances	34,49	38,46
Specific credit impairments to gross loans and advances	1,69	1,65

Capital adequacy

Capital-adequacy ratio	14,89	14,99
Tier 1 capital-adequacy ratio	12,03	11,97

Financial leverage

Financial leverage multiple ⁴ (times)	14,73	14,05
--	-------	-------

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.