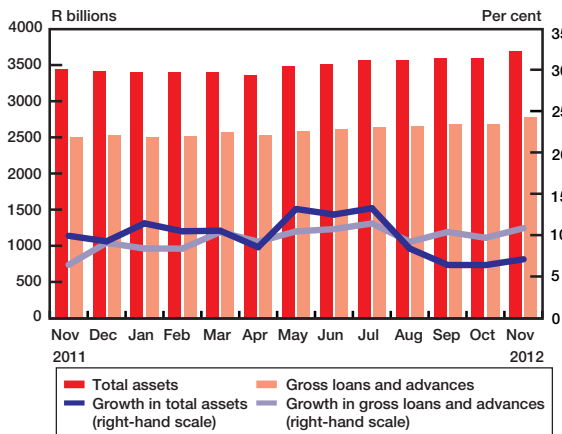
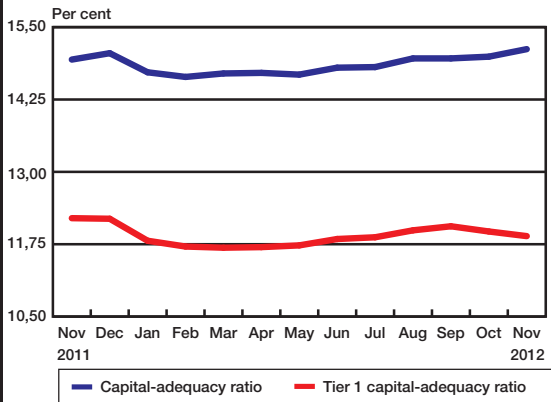


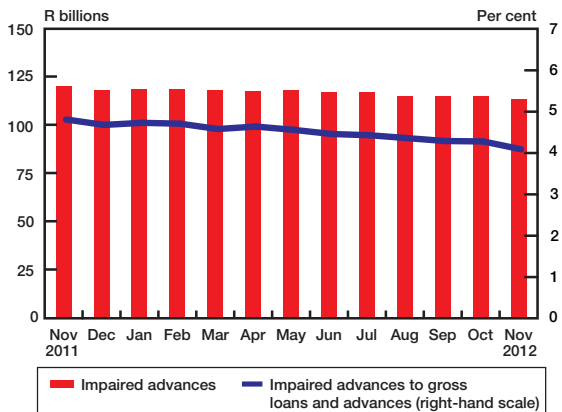
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

November 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	41

	Nov		
	2011 Rbn ¹	2012 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 445	3 689	7,1
Gross loans and advances	2 499	2 770	10,8
Home loans	827	834	0,8
Commercial mortgages	239	250	4,4
Credit cards	62	81	31,9
Lease and instalment debtors	256	290	13,1
Overdrafts	109	125	14,8
Term loans	427	570	33,6
Redeemable preference shares	68	68	-0,9
Factoring accounts, trade and other bills and BA's	19	16	-16,8
Loans granted/deposits placed under resale agreements	90	137	52,4
Bank intra-group balances	94	91	-3,6
Other	309	310	0,4
Investment and trading positions	245	273	11,6
Derivative financial instruments	316	263	-17,0
Short-term negotiable securities	213	197	-7,9

Selected liabilities

Deposits, current accounts and other creditors	2 707	2 912	7,5
Current	478	539	12,9
Savings	140	154	9,8
Call	470	493	4,9
Fixed and notice	846	885	4,7
Negotiable certificates of deposit	380	376	-1,1
Repurchase agreements	116	117	0,2
Other	278	349	25,4
Derivative financial instruments and other trading liabilities	329	286	-13,1

Equity

Total equity	245	275	12,2
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Off-balance sheet items

Total off-balance sheet activities	913	1 037	13,6
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Nov

2011 2012
% %

Profitability²

Return on equity	16,36	16,32
Return on assets	1,15	1,16
Cost-to-income ratio	55,78	53,65
Net interest income to interest-earning assets	3,37	3,50
Non-interest revenue to total assets	2,70	2,67
Operating expenses to total assets	2,98	2,91
Profit/Loss (12 months) (Rbn)	35,41	40,22
Net interest income (12 months) (Rbn)	84,38	96,52
Non-interest income (12 months) (Rbn)	86,13	93,33
Operating expenses (12 months) (Rbn)	95,10	101,85

Liquidity

Liquid assets held to liquid-asset requirement	198,97	199,11
Short-term liabilities to total liabilities	52,21	50,72
Ten largest depositors (short-term) to total liabilities	6,93	5,77

Credit risk

Impaired advances ³ (Rbn)	120,06	113,36
Impaired advances to gross loans and advances	4,80	4,09
Specific credit impairments to impaired advances	34,14	40,54
Specific credit impairments to gross loans and advances	1,64	1,66

Capital adequacy

Capital-adequacy ratio	14,94	15,12
Tier 1 capital-adequacy ratio	12,20	11,89

Financial leverage

Financial leverage multiple ⁴ (times)	14,77	13,95
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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.