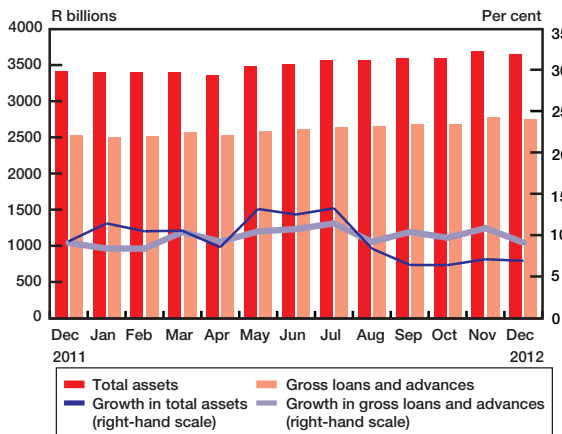
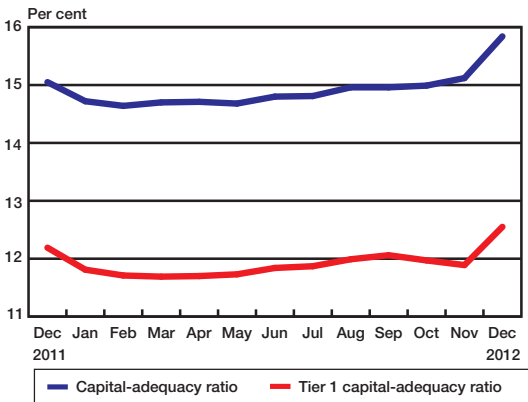


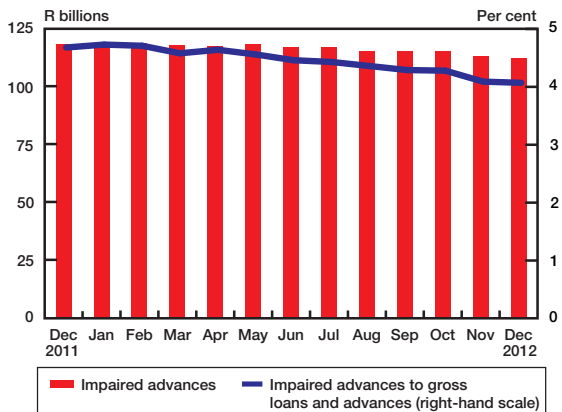
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

December 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

	Dec		
	2011 Rbn ¹	2012 Rbn ¹	% Growth ¹

Balance sheet items

Selected assets

Total assets	3 416	3 652	6,9
Gross loans and advances	2 522	2 751	9,1
Home loans	827	834	0,8
Commercial mortgages	240	252	4,9
Credit cards	62	81	31,2
Lease and instalment debtors	259	292	12,7
Overdrafts	117	137	16,4
Term loans	437	551	26,2
Redeemable preference shares	68	66	-2,6
Factoring accounts, trade and other bills and BA's	14	18	22,5
Loans granted/deposits placed under resale agreements	84	128	52,1
Bank intra-group balances	91	89	-2,3
Other	321	303	-5,7
Investment and trading positions	222	266	19,8
Derivative financial instruments	279	254	-8,9
Short-term negotiable securities	209	198	-5,4

Selected liabilities

Deposits, current accounts and other creditors	2 717	2 892	6,5
Current	523	562	7,6
Savings	141	152	7,7
Call	471	486	3,2
Fixed and notice	838	883	5,5
Negotiable certificates of deposit	379	359	-5,3
Repurchase agreements	96	103	8,0
Other	269	347	28,6
Derivative financial instruments and other trading liabilities	297	268	-9,6

Equity

Total equity	248	284	14,7
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Off-balance sheet items

Total off-balance sheet activities	923	1061	14,9
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Dec

2011 2012
% %

Profitability²

Return on equity	16,70	17,54
Return on assets	1,17	1,26
Cost-to-income ratio	54,88	53,06
Net interest income to interest-earning assets	3,38	3,52
Non-interest revenue to total assets	2,64	2,82
Operating expenses to total assets	2,91	2,97
Profit/Loss (12 months) (Rbn)	36,74	40,83
Net interest income (12 months) (Rbn)	85,47	97,57
Non-interest income (12 months) (Rbn)	84,69	99,07
Operating expenses (12 months) (Rbn)	93,38	104,33

Liquidity

Liquid assets held to liquid-asset requirement	193,45	198,70
Short-term liabilities to total liabilities	54,14	53,54
Ten largest depositors (short-term) to total liabilities	8,35	7,33

Credit risk

Impaired advances ³ (Rbn)	118,06	112,05
Impaired advances to gross loans and advances	4,68	4,07
Specific credit impairments to impaired advances	34,87	39,98
Specific credit impairments to gross loans and advances	1,63	1,63

Capital adequacy

Capital-adequacy ratio	15,05	15,84
Tier 1 capital-adequacy ratio	12,19	12,55

Financial leverage

Financial leverage multiple ⁴ (times)	14,46	13,35
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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.