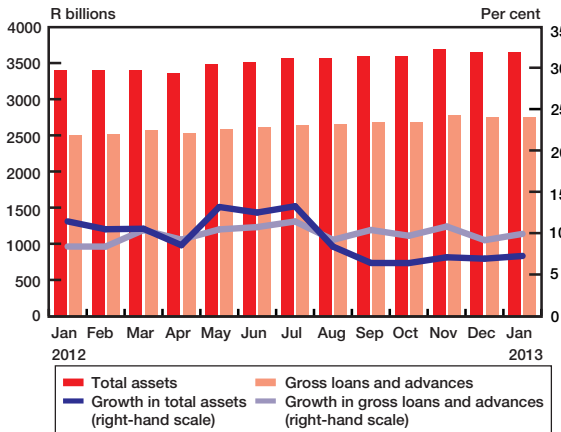
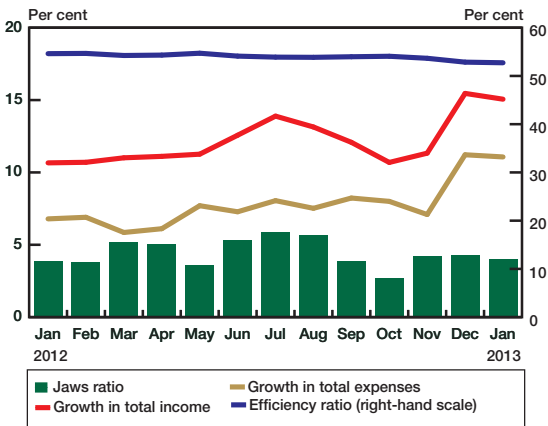


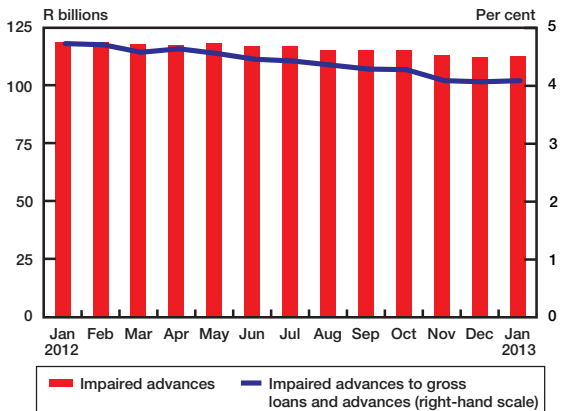
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

January 2013



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

	January		
	2012 Rbn ¹	2013 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 404	3 651	7,2
Gross loans and advances	2 506	2 754	9,9
Home loans	830	834	0,5
Commercial mortgages	236	250	5,8
Credit cards	63	83	30,8
Lease and instalment debtors	261	295	13,1
Overdrafts	122	137	12,3
Term loans	438	545	24,5
Redeemable preference shares	68	66	-3,0
Factoring accounts, trade and other bills and BA's	13	17	31,9
Loans granted/deposits placed under resale agreements	86	120	39,9
Bank intra-group balances	86	92	6,6
Other	302	314	4,1
Investment and trading positions	240	281	17,1
Derivative financial instruments	284	245	-13,8
Short-term negotiable securities	210	193	-8,0

Selected liabilities

Deposits, current accounts and other creditors	2 680	2 879	7,4
Current	497	519	4,5
Savings	138	151	9,4
Call	470	498	6,0
Fixed and notice	833	899	7,9
Negotiable certificates of deposit	375	378	1,0
Repurchase agreements	101	94	-7,6
Other	267	340	27,6
Derivative financial instruments and other trading liabilities	297	268	-9,8

Equity

Total equity	251	289	14,9
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Off-balance sheet items

Total off-balance sheet activities	906	1 052	16,1
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January
2012 2013
% %

Profitability²

Return on equity	17,10	17,51
Return on assets	1,20	1,26
Cost-to-income ratio	54,62	52,73
Net interest income to interest-earning assets	3,40	3,54
Non-interest revenue to total assets	2,66	2,82
Operating expenses to total assets	2,91	2,96
Profit/Loss (12 months) (Rbn)	50,43	53,26
Net interest income (12 months) (Rbn)	86,66	98,91
Non-interest income (12 months) (Rbn)	86,06	99,83
Operating expenses (12 months) (Rbn)	94,34	104,78

Liquidity

Liquid assets held to liquid-asset requirement	194,07	206,51
Short-term liabilities to total liabilities	53,67	52,07
Ten largest depositors (short-term) to total liabilities	8,22	6,37

Credit risk

Impaired advances ³ (Rbn)	118,61	112,53
Impaired advances to gross loans and advances	4,73	4,09
Specific credit impairments to impaired advances	34,67	40,09
Specific credit impairments to gross loans and advances	1,64	1,64

Capital adequacy

Capital-adequacy ratio	14,75	15,22
Tier 1 capital-adequacy ratio	11,84	12,13
CET 1 capital-adequacy ratio	-	11,45

Financial leverage

Financial leverage multiple ⁴ (times)	14,24	13,17
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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. Furthermore, the 2012 figures are based on the Basel 2.5 capital framework. The 2013 figures are based on the Basel 3 capital framework.