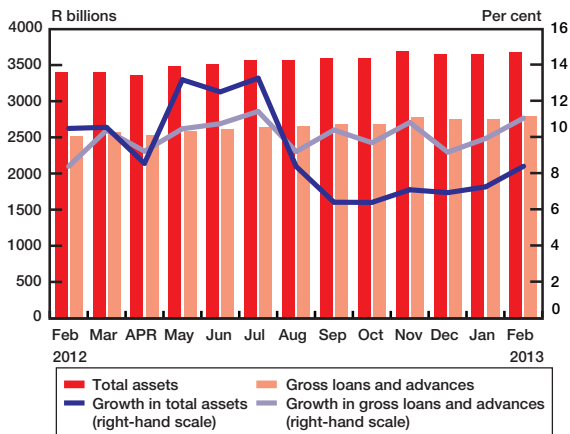
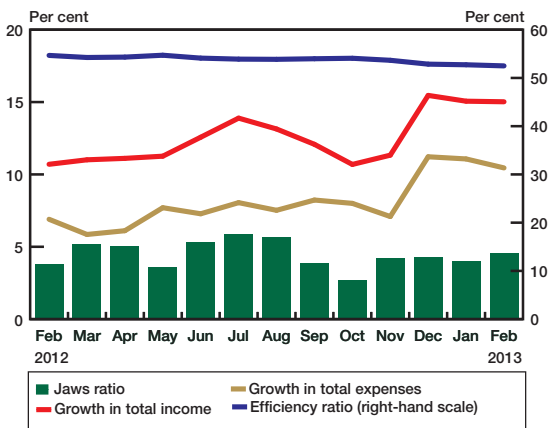


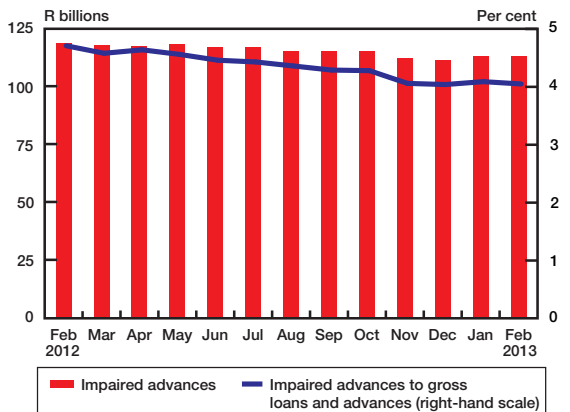
## Total assets and gross loans and advances



## Jaws and efficiency ratios



## Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

February 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

	February		
	2012 Rbn <sup>1</sup>	2013 Rbn <sup>1</sup>	% Growth <sup>1</sup>

## Balance sheet items

### Selected assets

Total assets	3 396	3 681	8,4
Gross loans and advances	2 518	2 796	11,0
Home loans	831	838	0,8
Commercial mortgages	238	248	4,1
Credit cards	64	84	30,8
Lease and instalment debtors	263	298	13,3
Overdrafts	129	144	11,7
Term loans	430	548	27,5
Redeemable preference shares	70	68	-2,6
Factoring accounts, trade and other bills and BA's	13	16	25,8
Loans granted/deposits placed under resale agreements	94	121	29,2
Bank intra-group balances	95	84	-11,7
Other	291	348	19,33
Investment and trading positions	240	280	16,8
Derivative financial instruments	259	231	-11,0
Short-term negotiable securities	206	199	-3,3

### Selected liabilities

Deposits, current accounts and other creditors	2 706	2 921	8,0
Current	512	553	8,0
Savings	138	149	8,1
Call	472	499	5,7
Fixed and notice	846	901	6,6
Negotiable certificates of deposit	361	373	3,4
Repurchase agreements	107	99	-7,4
Other	270	347	28,4
Derivative financial instruments and other trading liabilities	266	248	-6,5

## Equity

Total equity	251	290	15,7
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## Off-balance sheet items

Total off-balance sheet activities	919	1 043	13,5
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February

2012 2013  
% %

## Profitability<sup>2</sup>

Return on equity	17,11	17,38
Return on assets	1,20	1,26
Cost-to-income ratio	54,67	52,50
Net interest income to interest-earning assets	3,43	3,56
Non-interest revenue to total assets	2,64	2,81
Operating expenses to total assets	2,92	2,95
Profit/Loss (12 months) (Rbn)	51,17	53,33
Net interest income (12 months) (Rbn)	87,91	100,23
Non-interest income (12 months) (Rbn)	86,33	100,19
Operating expenses (12 months) (Rbn)	95,26	105,22

## Liquidity

Liquid assets held to liquid-asset requirement	196,17	206,76
Short-term liabilities to total liabilities	53,76	52,64
Ten largest depositors (short-term) to total liabilities	8,42	8,39

## Credit risk

Impaired advances <sup>3</sup> (Rbn)	118,51	113,29
Impaired advances to gross loans and advances	4,71	4,05
Specific credit impairments to impaired advances	34,58	40,40
Specific credit impairments to gross loans and advances	1,63	1,64

## Capital adequacy

Capital-adequacy ratio	14,66	15,11
Tier 1 capital-adequacy ratio	11,73	12,05
CET 1 capital-adequacy ratio	-	11,38

## Financial leverage

Financial leverage multiple <sup>4</sup> (times)	14,22	13,22
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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.