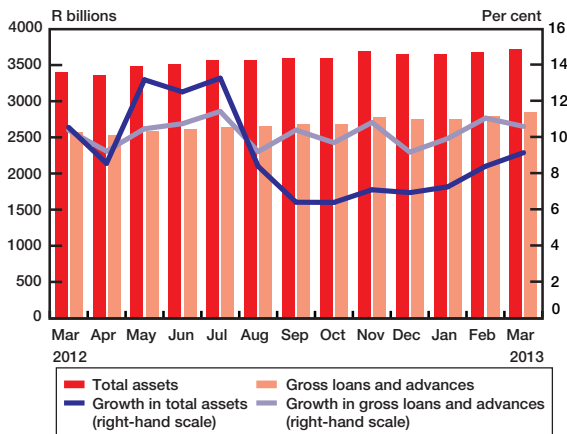
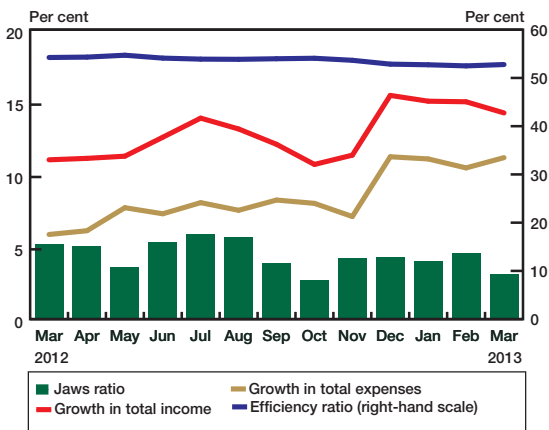


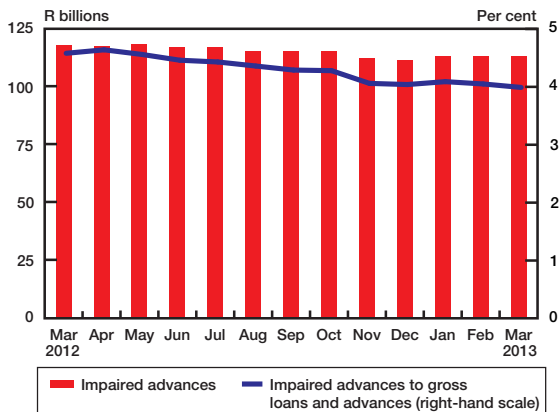
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

March 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

	March		
	2012 Rbn ¹	2013 Rbn ¹	% Growth ¹

Balance sheet items

Selected assets

Total assets	3 400	3 710	9,1
Gross loans and advances	2 568	2 840	10,6
Home loans	832	837	0,6
Commercial mortgages	238	250	4,9
Credit cards	64	84	30,2
Lease and instalment debtors	266	302	13,4
Overdrafts	141	150	6,5
Term loans	454	568	25,1
Redeemable preference shares	67	68	1,2
Factoring accounts, trade and other bills and BA's	15	19	23,1
Loans granted/deposits placed under resale agreements	95	113	19,4
Bank intra-group balances	95	96	0,4
Other	301	355	17,9
Investment and trading positions	248	270	8,6
Derivative financial instruments	215	215	0,2
Short-term negotiable securities	203	208	2,4

Selected liabilities

Deposits, current accounts and other creditors	2 739	2 974	8,6
Current	524	582	11,1
Savings	139	151	8,1
Call	481	510	6,0
Fixed and notice	856	896	4,6
Negotiable certificates of deposit	350	371	6,0
Repurchase agreements	107	98	-9,3
Other	282	368	30,7
Derivative financial instruments and other trading liabilities	231	232	0,5

Equity

Total equity	251	294	17,4
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Off-balance sheet items

Total off-balance sheet activities	931	1 064	14,2
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March

2012 2013
% %

Profitability²

Return on equity	17,41	16,87
Return on assets	1,22	1,23
Cost-to-income ratio	54,24	52,78
Net interest income to interest-earning assets	3,44	3,58
Non-interest revenue to total assets	2,63	2,77
Operating expenses to total assets	2,89	2,96
Profit/Loss (12 months) (Rbn)	52,59	52,22
Net interest income (12 months) (Rbn)	89,12	101,47
Non-interest income (12 months) (Rbn)	86,68	99,38
Operating expenses (12 months) (Rbn)	95,36	106,00

Liquidity

Liquid assets held to liquid-asset requirement	192,49	189,82
Short-term liabilities to total liabilities	54,01	53,20
Ten largest depositors (short-term) to total liabilities	7,96	8,13

Credit risk

Impaired advances ³ (Rbn)	117,66	113,43
Impaired advances to gross loans and advances	4,58	3,99
Specific credit impairments to impaired advances	34,86	40,59
Specific credit impairments to gross loans and advances	1,60	1,62

Capital adequacy

Capital-adequacy ratio	14,70	14,99
Tier 1 capital-adequacy ratio	11,69	11,95
CET 1 capital-adequacy ratio	-	11,28

Financial leverage

Financial leverage multiple (times) ⁴	14,25	13,19
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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.