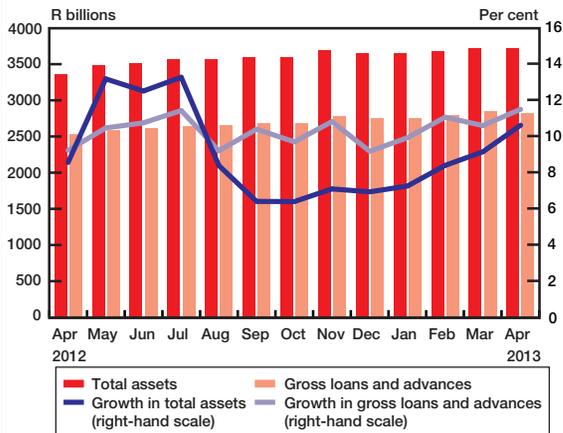
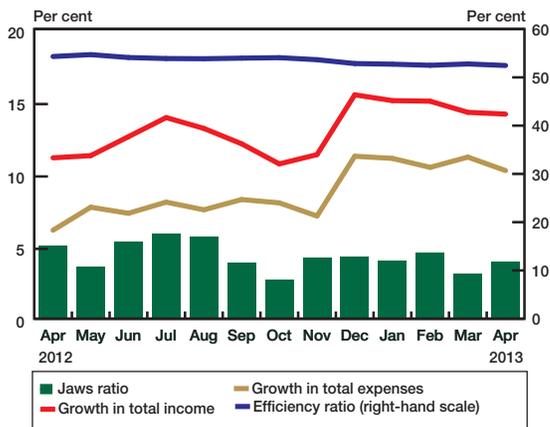


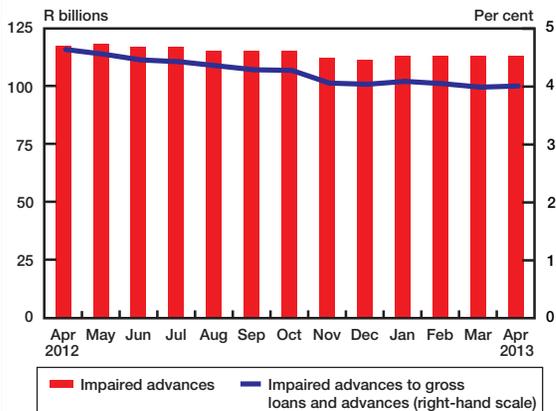
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

April 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	13
Foreign banks with approved local representative offices	41

	April		
	2012 Rbn ¹	2013 Rbn ¹	% Growth ¹

Balance sheet items

Selected assets

Total assets	3 361	3 717	10,6
Gross loans and advances	2 528	2 819	11,5
Home loans	827	838	1,2
Commercial mortgages	242	250	3,7
Credit cards	65	85	29,8
Lease and instalment debtors	268	305	13,9
Overdrafts	129	145	12,4
Term loans	476	562	18,1
Redeemable preference shares	66	67	1,4
Factoring accounts, trade and other bills and BA's	13	16	20,8
Loans granted/deposits placed under resale agreements	76	115	51,1
Bank intra-group balances	92	91	-1,6
Other	273	344	26,2
Investment and trading positions	256	262	2,4
Derivative financial instruments	209	242	16,0
Short-term negotiable securities	202	217	7,6

Selected liabilities

Deposits, current accounts and other creditors	2 703	2 966	9,7
Current	498	548	10,1
Savings	140	147	4,4
Call	477	503	5,6
Fixed and notice	858	908	5,9
Negotiable certificates of deposit	356	388	8,8
Repurchase agreements	88	105	19,4
Other	286	367	28,1
Derivative financial instruments and other trading liabilities	228	257	13,1

Equity

Total equity	253	293	15,6
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Off-balance sheet items

Total off-balance sheet activities	944	1 064	12,6
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April

2012 2013
% %

Profitability²

Return on equity	17,23	16,74
Return on assets	1,21	1,23
Cost-to-income ratio	54,32	52,46
Net interest income to interest-earning assets	3,46	3,58
Non-interest revenue to total assets	2,62	2,76
Operating expenses to total assets	2,90	2,94
Profit/Loss (12 months) (Rbn)	52,61	52,65
Net interest income (12 months) (Rbn)	90,35	102,48
Non-interest income (12 months) (Rbn)	86,95	99,87
Operating expenses (12 months) (Rbn)	96,30	106,15

Liquidity

Liquid assets held to liquid-asset requirement	194,25	196,40
Short-term liabilities to total liabilities	53,91	53,03
Ten largest depositors (short-term) to total liabilities	17,97	16,33

Credit risk

Impaired advances ³ (Rbn)	117,39	113,09
Impaired advances to gross loans and advances	4,64	4,01
Specific credit impairments to impaired advances	34,92	41,21
Specific credit impairments to gross loans and advances	1,62	1,65

Capital adequacy

Capital-adequacy ratio	14,71	15,12
Tier 1 capital-adequacy ratio	11,70	12,08
CET 1 capital-adequacy ratio	-	11,41

Financial leverage

Financial leverage multiple (times) ⁴	13,92	13,24
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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.