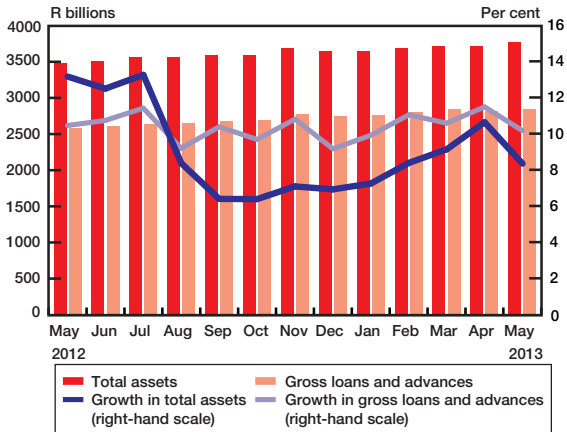
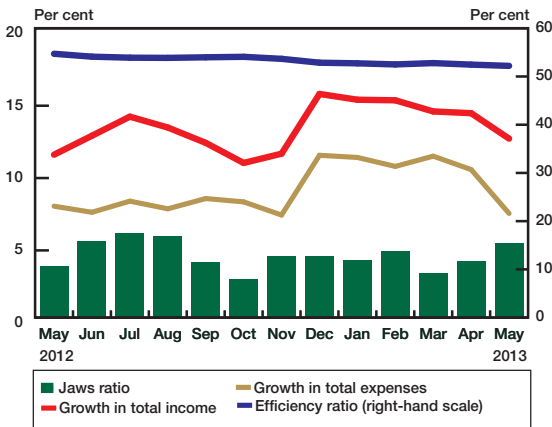


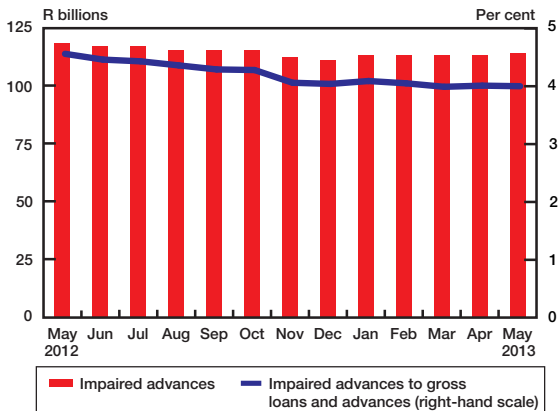
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

May 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	39

	May		
	2012	2013	%
	Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	3 479	3 769	8,3
Gross loans and advances	2 578	2 840	10,2
Home loans	828	840	1,4
Commercial mortgages	245	252	2,9
Credit cards	66	86	29,7
Lease and instalment debtors	271	308	13,8
Overdrafts	125	139	11,1
Term loans	498	565	13,3
Redeemable preference shares	69	67	-2,1
Factoring accounts, trade and other bills and BA's	14	17	22,4
Loans granted/deposits placed under resale agreements	95	109	14,4
Bank intra-group balances	93	104	11,7
Other	274	354	29,3
Investment and trading positions	259	261	1,1
Derivative financial instruments	272	272	-0,1
Short-term negotiable securities	200	220	10,0

Selected liabilities

Deposits, current accounts and other creditors	2 732	2 962	8,5
Current	492	541	9,9
Savings	142	149	4,4
Call	488	520	6,5
Fixed and notice	865	914	5,7
Negotiable certificates of deposit	358	395	10,3
Repurchase agreements	87	99	13,9
Other	299	345	15,3
Derivative financial instruments and other trading liabilities	296	304	2,6

Equity

Total equity	256	293	14,7
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Off-balance sheet items

Total off-balance sheet activities	949	1 099	15,7
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May

2012
%

2013
%

Profitability²

Return on equity	16,87	16,44
Return on assets	1,19	1,21
Cost-to-income ratio	54,71	52,20
Net interest income to interest-earning assets	3,47	3,56
Non-interest revenue to total assets	2,64	2,73
Operating expenses to total assets	2,94	2,90
Profit/Loss (12 months) (Rbn)	52,52	52,19
Net interest income (12 months) (Rbn)	91,32	102,73
Non-interest income (12 months) (Rbn)	88,48	99,32
Operating expenses (12 months) (Rbn)	98,38	105,47

Liquidity

Liquid assets held to liquid-asset requirement	201,70	193,92
Short-term liabilities to total liabilities	53,11	52,34
Ten largest depositors (short-term) to total liabilities	7,34	6,72

Credit risk

Impaired advances ³ (Rbn)	117,56	113,68
Impaired advances to gross loans and advances	4,56	4,00
Specific credit impairments to impaired advances	35,48	41,91
Specific credit impairments to gross loans and advances	1,62	1,68

Capital adequacy

Capital-adequacy ratio	14,68	14,81
Tier 1 capital-adequacy ratio	11,73	11,84
CET 1 capital-adequacy ratio	-	11,18

Financial leverage

Financial leverage multiple (times) ⁴	14,31	13,47
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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.