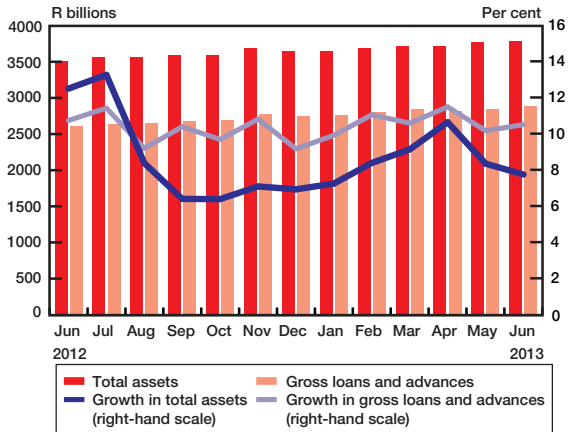
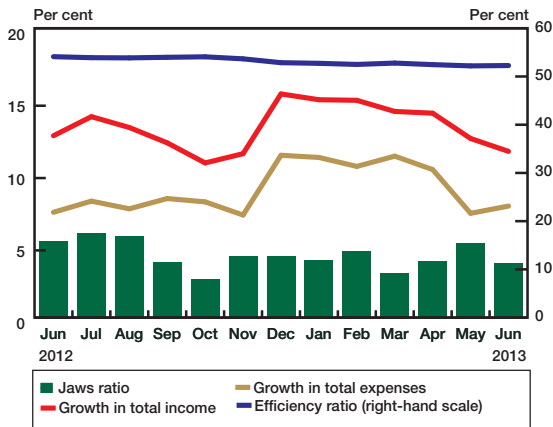


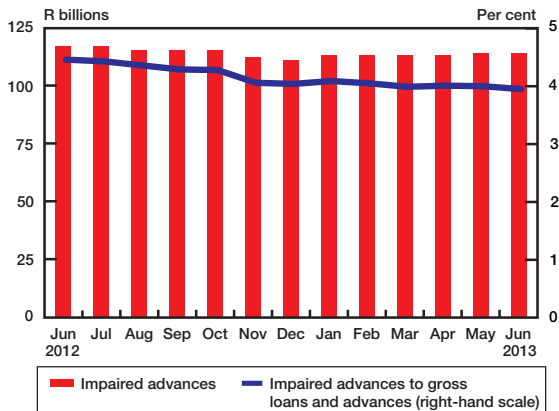
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

June 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

	June		
	2012	2013	%
	Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	3 510	3 781	7,7
Gross loans and advances	2 615	2 890	10,5
Home loans	829	840	1,4
Commercial mortgages	247	253	2,4
Credit cards	67	87	29,6
Lease and instalment debtors	275	312	13,5
Overdrafts	128	142	10,5
Term loans	502	564	12,3
Redeemable preference shares	69	64	-6,3
Factoring accounts, trade and other bills and BA's	16	19	20,3
Loans granted/deposits placed under resale agreements	117	117	-2,6
Bank intra-group balances	91	111	22,3
Other	275	384	39,8
Investment and trading positions	278	252	-9,3
Derivative financial instruments	251	237	-5,7
Short-term negotiable securities	204	227	11,7

Selected liabilities

Deposits, current accounts and other creditors	2 782	3 018	8,5
Current	528	594	12,5
Savings	144	151	4,3
Call	466	528	13,2
Fixed and notice	863	891	3,1
Negotiable certificates of deposit	353	382	8,2
Repurchase agreements	100	96	-4,5
Other	326	378	15,8
Derivative financial instruments and other trading liabilities	268	264	-1,5

Equity

Total equity	259	297	14,8
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Off-balance sheet items

Total off-balance sheet activities	979	1 062	8,5
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June

2012 2013
% %

Profitability²

Return on equity	16,96	16,71
Return on assets	1,19	1,24
Cost-to-income ratio	54,11	52,27
Net interest income to interest-earning assets	3,48	3,57
Non-interest revenue to total assets	2,67	2,72
Operating expenses to total assets	2,92	2,90
Profit/Loss (12 months) (Rbn)	51,98	53,96
Net interest income (12 months) (Rbn)	92,26	103,70
Non-interest income (12 months) (Rbn)	90,22	99,75
Operating expenses (12 months) (Rbn)	98,74	106,34

Liquidity

Liquid assets held to liquid-asset requirement	202,14	193,91
Short-term liabilities to total liabilities	53,64	54,65
Ten largest depositors (short-term) to total liabilities	8,39	7,98

Credit risk

Impaired advances ³ (Rbn)	116,79	114,02
Impaired advances to gross loans and advances	4,47	3,95
Specific credit impairments to impaired advances	36,98	42,11
Specific credit impairments to gross loans and advances	1,65	1,66

Capital adequacy

Total capital adequacy (%)	14,80	14,77
Tier 1 (T1) capital adequacy (%)	11,84	11,84
Common equity T1 capital adequacy (%)	-	11,18

Financial leverage

Financial leverage multiple (times) ⁴	14,24	13,33
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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.