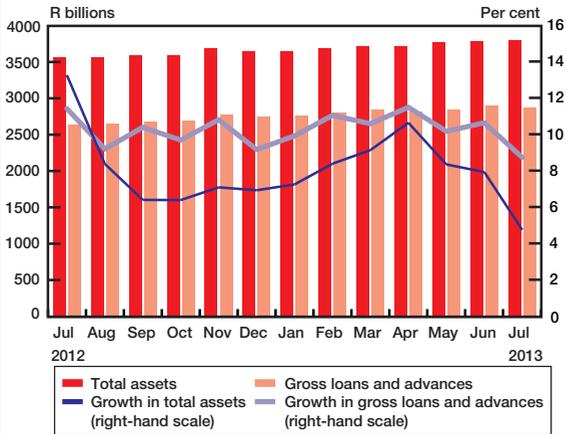
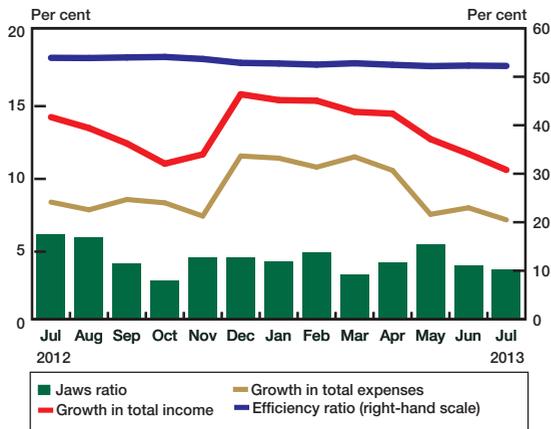


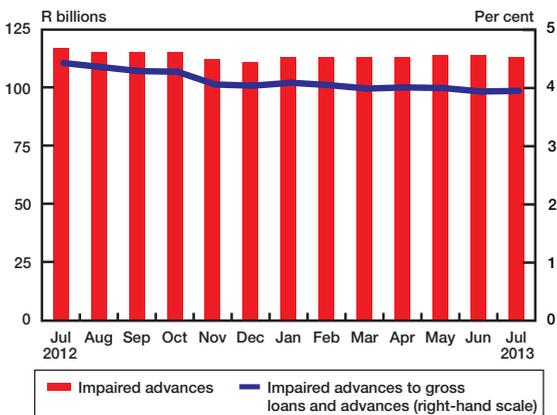
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

July 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

	July		
	2012	2013	%
	Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	3 570	3 739	4,7
Gross loans and advances	2 638	2 868	8,7
Home loans	829	841	1,5
Commercial mortgages	245	254	3,6
Credit cards	68	87	28,6
Lease and instalment debtors	277	316	14,0
Overdrafts	123	139	12,3
Term loans	507	561	10,6
Redeemable preference shares	67	64	-5,1
Factoring accounts, trade and other bills and BA's	14	17	18,0
Loans granted/deposits placed under resale agreements	132	114	-13,6
Bank intra-group balances	100	109	9,4
Other	275	366	33,2
Investment and trading positions	277	246	-11,2
Derivative financial instruments	302	225	-25,3
Short-term negotiable securities	203	219	7,8

Selected liabilities

Deposits, current accounts and other creditors	2 796	2 992	7,0
Current	499	562	12,7
Savings	145	153	4,9
Call	480	529	10,3
Fixed and notice	882	911	3,2
Negotiable certificates of deposit	370	381	3,0
Repurchase agreements	100	98	-1,9
Other	319	358	12,0
Derivative financial instruments and other trading liabilities	313	247	-21,0

Equity

Total equity	264	292	10,8
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Off-balance sheet items

Total off-balance sheet activities	987	1 059	7,4
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July

2012 2013
% %

Profitability²

Return on equity	17,14	16,35
Return on assets	1,20	1,22
Cost-to-income ratio	53,90	52,23
Net interest income to interest-earning assets	3,48	3,59
Non-interest revenue to total assets	2,69	2,70
Operating expenses to total assets	2,92	2,90
Profit/Loss (12 months) (Rbn)	53,03	53,41
Net interest income (12 months) (Rbn)	93,21	105,12
Non-interest income (12 months) (Rbn)	92,04	99,13
Operating expenses (12 months) (Rbn)	99,85	106,67

Liquidity

Liquid assets held to liquid-asset requirement	202,87	191,22
Short-term liabilities to total liabilities	52,46	54,55
Ten largest depositors (short-term) to total liabilities	6,84	6,78

Credit risk

Impaired advances ³ (Rbn)	116,86	113,34
Impaired advances to gross loans and advances	4,43	3,95
Specific credit impairments to impaired advances	36,97	43,08
Specific credit impairments to gross loans and advances	1,64	1,70

Capital adequacy

Total capital adequacy (%)	14,81	14,81
Tier 1 (T1) capital adequacy (%)	11,87	11,77
Common equity T1 capital adequacy (%)	-	11,11

Financial leverage

Financial leverage multiple (times) ⁴	14,18	13,43
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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.