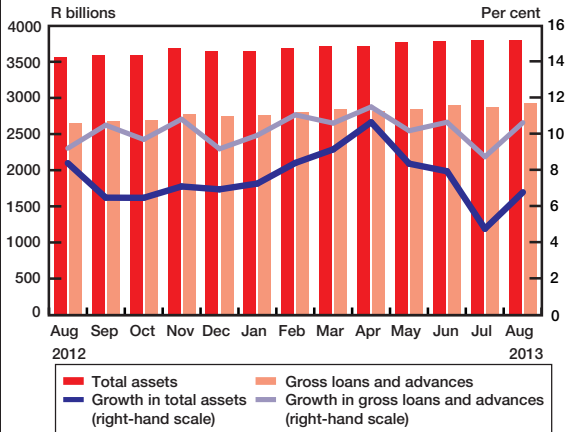
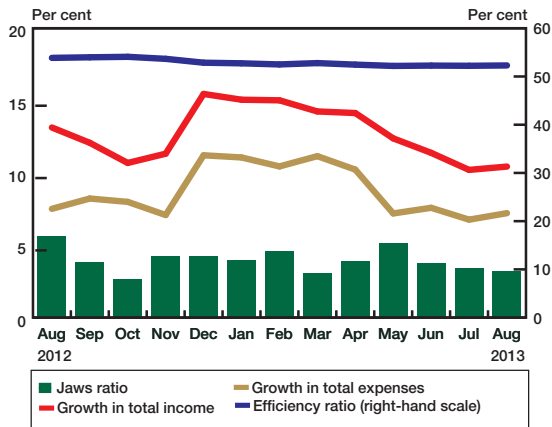


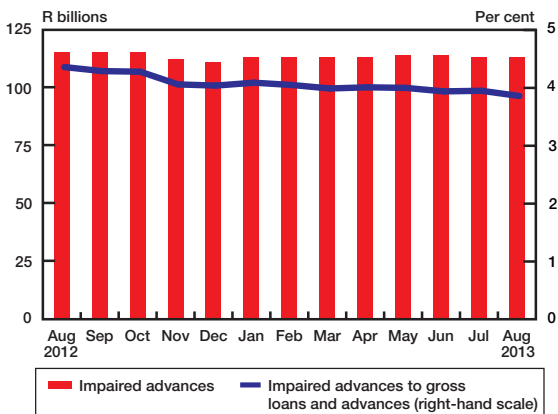
## Total assets and gross loans and advances



## Jaws and efficiency ratios



## Impaired advances



Bank  
Supervision  
Department

Selected  
South African  
banking sector  
trends

August 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	43

	Aug		
	2012	2013	%
	Rbn <sup>1</sup>	Rbn <sup>1</sup>	Growth <sup>1</sup>

## Balance sheet items

### Selected assets

Total assets	3 559	3 800	6,8
Gross loans and advances	2 647	2 927	10,6
Home loans	831	843	1,4
Commercial mortgages	246	259	5,0
Credit cards	68	88	28,9
Lease and instalment debtors	280	319	14,1
Overdrafts	125	143	14,1
Term loans	519	569	9,6
Redeemable preference shares	68	64	-4,7
Factoring accounts, trade and other bills and BA's	15	18	22,0
Loans granted/deposits placed under resale agreements	117	115	-2,0
Bank intra-group balances	90	128	42,6
Other	288	382	32,6
Investment and trading positions	266	247	-7,2
Derivative financial instruments	280	234	-16,4
Short-term negotiable securities	203	218	7,1

### Selected liabilities

Deposits, current accounts and other creditors	2 793	3 031	8,5
Current	502	569	13,4
Savings	148	155	5,3
Call	496	545	9,9
Fixed and notice	889	920	3,5
Negotiable certificates of deposit	369	382	3,4
Repurchase agreements	88	93	5,2
Other	303	367	21,5
Derivative financial instruments and other trading liabilities	292	263	-10,2

### Equity

Total equity	266	294	10,5
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### Off-balance sheet items

Total off-balance sheet activities	1 005	1 061	5,7
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Aug

2012 2013  
% %

## Profitability<sup>2</sup>

Return on equity	16,96	16,23
Return on assets	1,19	1,21
Cost-to-income ratio	53,86	52,29
Net interest income to interest-earning assets	3,48	3,63
Non-interest revenue to total assets	2,69	2,67
Operating expenses to total assets	2,92	2,91
Profit/Loss (12 months) (Rbn)	52,94	53,59
Net interest income (12 months) (Rbn)	93,91	107,05
Non-interest income (12 months) (Rbn)	92,40	98,71
Operating expenses (12 months) (Rbn)	100,35	107,59

## Liquidity

Liquid assets held to liquid-asset requirement	197,88	184,78
Short-term liabilities to total liabilities	52,39	54,45
Ten largest depositors (short-term) to total liabilities	7,25	7,86

## Credit risk

Impaired advances <sup>3</sup> (Rbn)	115,46	112,92
Impaired advances to gross loans and advances	4,36	3,86
Specific credit impairments to impaired advances	36,93	44,00
Specific credit impairments to gross loans and advances	1,61	1,70

## Capital adequacy

Total capital adequacy (%)	14,96	14,75
Tier 1 (T1) capital adequacy (%)	11,99	11,74
Common equity T1 capital adequacy (%)	-	11,09

## Financial leverage

Financial leverage multiple (times) <sup>4</sup>	14,02	13,58
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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.