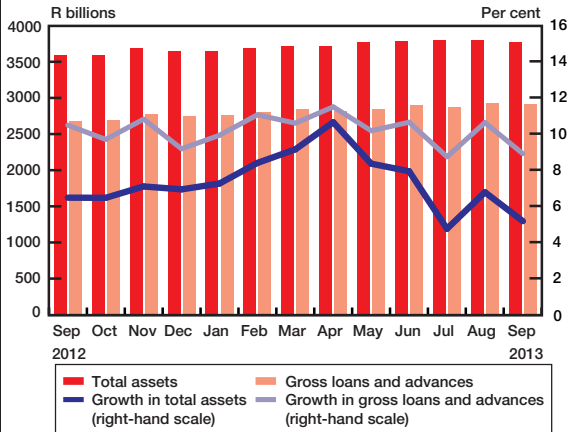
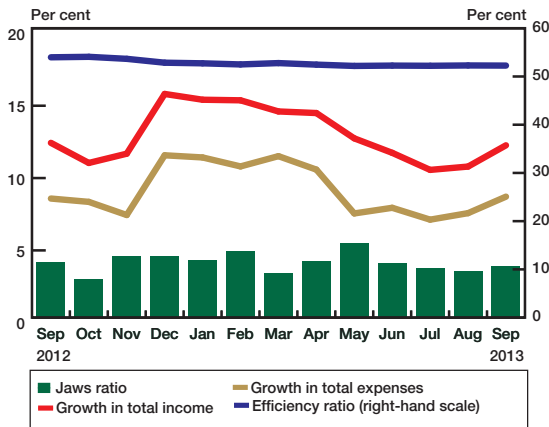


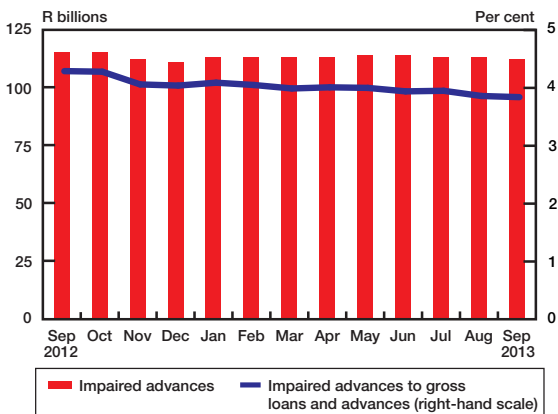
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

September 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	42

	Sep		
	2012 Rbn ¹	2013 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 587	3 772	5,2
Gross loans and advances	2 680	2 918	8,9
Home loans	831	844	1,5
Commercial mortgages	247	262	6,2
Credit cards	70	89	28,2
Lease and instalment debtors	283	323	14,2
Overdrafts	129	145	11,9
Term loans	523	564	7,9
Redeemable preference shares	67	65	-3,4
Factoring accounts, trade and other bills and BA's	16	19	16,5
Loans granted/deposits placed under resale agreements	127	119	-6,3
Bank intra-group balances	84	114	35,7
Other	303	375	23,6
Investment and trading positions	267	253	-4,9
Derivative financial instruments	266	216	-18,9
Short-term negotiable securities	204	212	3,9
Selected liabilities			
Deposits, current accounts and other creditors	2 835	3 024	6,7
Current	518	585	12,9
Savings	148	156	5,9
Call	482	540	11,9
Fixed and notice	884	907	2,7
Negotiable certificates of deposit	375	391	4,0
Repurchase agreements	102	89	-13,0
Other	325	356	9,7
Derivative financial instruments and other trading liabilities	277	238	-14,1
Equity			
Total equity	268	296	10,4
Off-balance sheet items			
Total off-balance sheet activities	986	1 061	7,6

	Sep	
	2012 %	2013 %
Profitability²		
Return on equity	16,53	16,65
Return on assets	1,17	1,25
Cost-to-income ratio	53,98	52,26
Net interest income to interest-earning assets	3,48	3,68
Non-interest revenue to total assets	2,67	2,68
Operating expenses to total assets	2,91	2,94
Profit/Loss (12 months) (Rbn)	51,73	55,26
Net interest income (12 months) (Rbn)	94,48	109,28
Non-interest income (12 months) (Rbn)	92,22	99,66
Operating expenses (12 months) (Rbn)	100,78	109,20

Liquidity

Liquid assets held to liquid-asset requirement	197,44	189,78
Short-term liabilities to total liabilities	52,59	54,05
Ten largest depositors (short-term) to total liabilities	6,84	7,72

Credit risk

Impaired advances ³ (Rbn)	114,95	111,95
Impaired advances to gross loans and advances	4,29	3,84
Specific credit impairments to impaired advances	38,28	44,55
Specific credit impairments to gross loans and advances	1,64	1,71

Capital adequacy

Total capital adequacy (%)	14,96	14,90
Tier 1 (T1) capital adequacy (%)	12,06	11,82
Common equity T1 capital adequacy (%)	-	11,17

Financial leverage

Financial leverage multiple (times) ⁴	14,05	13,50
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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.