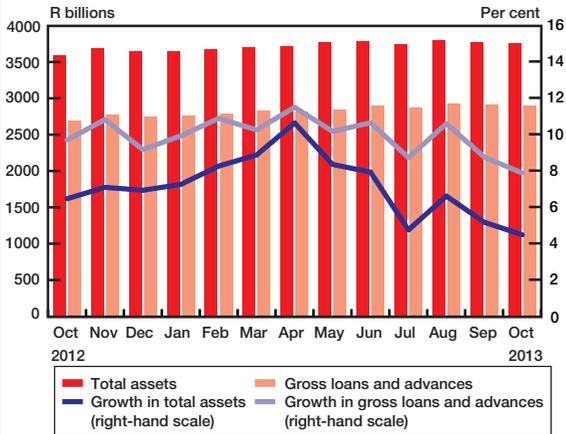
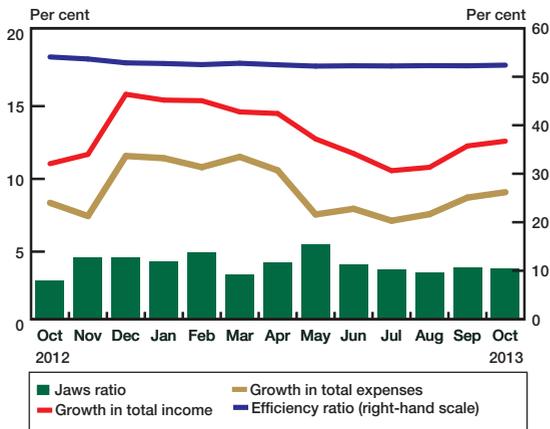


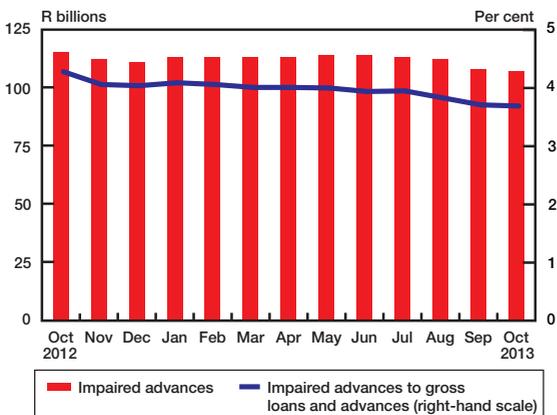
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

October 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

	Oct		
	2012	2013	%
	Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	3 596	3 757	4,5
Gross loans and advances	2 685	2 897	7,9
Home loans	832	845	1,6
Commercial mortgages	248	264	6,4
Credit cards	71	92	30,1
Lease and instalment debtors	286	326	14,2
Overdrafts	128	139	9,1
Term loans	536	551	2,8
Redeemable preference shares	68	66	-3,4
Factoring accounts, trade and other bills and BA's	16	20	26,1
Loans granted/deposits placed under resale agreements	127	112	-12,1
Bank intra-group balances	85	117	38,0
Other	288	364	26,1
Investment and trading positions	272	260	-4,4
Derivative financial instruments	263	211	-19,9
Short-term negotiable securities	200	211	5,9

Selected liabilities

Deposits, current accounts and other creditors	2 835	3 027	6,8
Current	501	568	13,3
Savings	149	161	8,2
Call	487	538	10,4
Fixed and notice	879	962	9,4
Negotiable certificates of deposit	381	362	-5,0
Repurchase agreements	110	91	-18,0
Other	327	346	5,8
Derivative financial instruments and other trading liabilities	286	232	-18,8

Equity

Total equity	268	292	8,7
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Off-balance sheet items

Total off-balance sheet activities	1 016	1 083	6,6
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Oct

2012 2013
% %

Profitability²

Return on equity	16,13	16,46
Return on assets	1,14	1,23
Cost-to-income ratio	54,08	52,39
Net interest income to interest-earning assets	3,48	3,72
Non-interest revenue to total assets	2,66	2,67
Operating expenses to total assets	2,92	2,96
Profit/Loss (12 months) (Rbn)	52,11	50,82
Net interest income (12 months) (Rbn)	95,18	111,06
Non-interest income (12 months) (Rbn)	92,43	99,52
Operating expenses (12 months) (Rbn)	101,47	110,32

Liquidity

Liquid assets held to liquid-asset requirement	199,84	193,73
Short-term liabilities to total liabilities	52,54	54,39
Ten largest depositors (short-term) to total liabilities	6,65	7,37

Credit risk

Impaired advances ³ (Rbn)	114,88	106,94
Impaired advances to gross loans and advances	4,28	3,69
Specific credit impairments to impaired advances	38,46	44,99
Specific credit impairments to gross loans and advances	1,65	1,66

Capital adequacy

Total capital adequacy (%)	14,99	14,88
Tier 1 (T1) capital adequacy (%)	11,97	11,76
Common equity T1 capital adequacy (%)	-	11,11

Financial leverage

Financial leverage multiple (times) ⁴	14,05	13,65
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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.