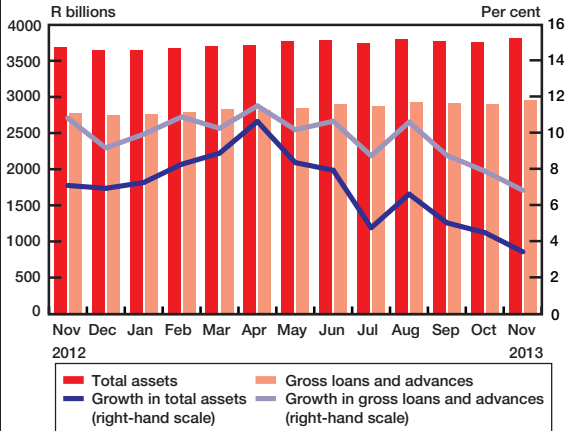
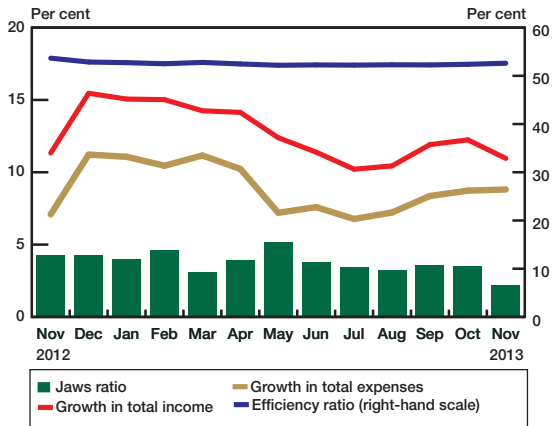


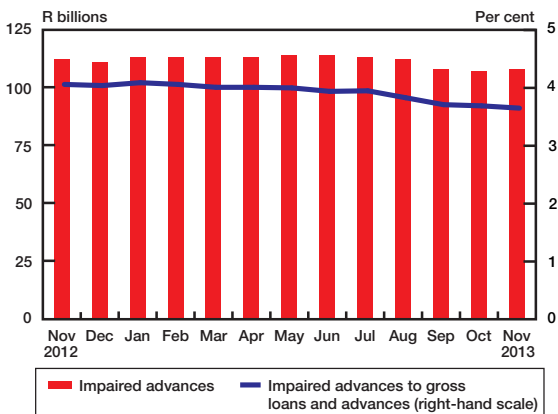
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

November 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

	Nov		
	2012 Rbn ¹	2013 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 689	3 815	3,4
Gross loans and advances	2 769	2 958	6,8
Home loans	834	845	1,4
Commercial mortgages	250	263	5,4
Credit cards	80	93	16,0
Lease and instalment debtors	290	329	13,6
Overdrafts	125	141	13,1
Term loans	570	529	-7,2
Redeemable preference shares	68	69	2,5
Factoring accounts, trade and other bills and BA's	16	20	21,3
Loans granted/deposits placed under resale agreements	137	145	5,9
Bank intra-group balances	91	126	38,5
Other	310	397	28,2
Investment and trading positions	273	256	-6,4
Derivative financial instruments	263	207	-21,1
Short-term negotiable securities	197	213	8,5
Selected liabilities			
Deposits, current accounts and other creditors	2 911	3 079	5,8
Current	539	584	8,3
Savings	154	169	10,0
Call	493	536	8,9
Fixed and notice	885	936	5,9
Negotiable certificates of deposit	376	392	4,4
Repurchase agreements	117	96	-17,8
Other	349	366	4,9
Derivative financial instruments and other trading liabilities	286	236	-17,4
Equity			
Total equity	275	295	7,3
Off-balance sheet items			
Total off-balance sheet activities	1 037	1 085	4,6

	Nov	
	2012 %	2013 %
Profitability²		
Return on equity	16,33	15,96
Return on assets	1,16	1,20
Cost-to-income ratio	53,66	52,61
Net interest income to interest-earning assets	3,50	3,73
Non-interest revenue to total assets	2,67	2,64
Operating expenses to total assets	2,91	2,97
Profit/Loss (12 months) (Rbn)	51,90	50,79
Net interest income (12 months) (Rbn)	96,49	112,06
Non-interest income (12 months) (Rbn)	93,33	98,57
Operating expenses (12 months) (Rbn)	101,85	110,82
Liquidity		
Liquid assets held to liquid-asset requirement	199,06	195,75
Short-term liabilities to total liabilities	50,72	53,14
Ten largest depositors (short-term) to total liabilities	5,77	6,22
Credit risk		
Impaired advances ³ (Rbn)	112,33	107,90
Impaired advances to gross loans and advances	4,06	3,65
Specific credit impairments to impaired advances	40,08	44,92
Specific credit impairments to gross loans and advances	1,63	1,64
Capital adequacy		
Total capital adequacy (%)	15,12	14,99
Tier 1 (T1) capital adequacy (%)	11,89	11,81
Common equity T1 capital adequacy (%)	-	11,15
Financial leverage		
Financial leverage multiple (times) ⁴	13,95	13,65

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.