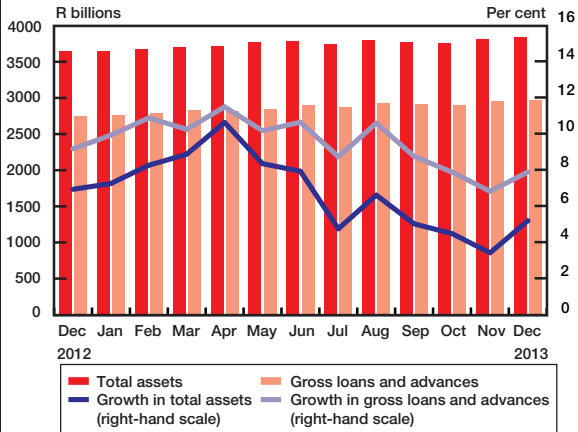
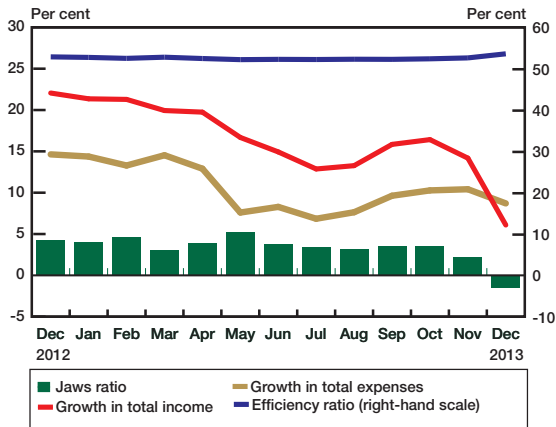


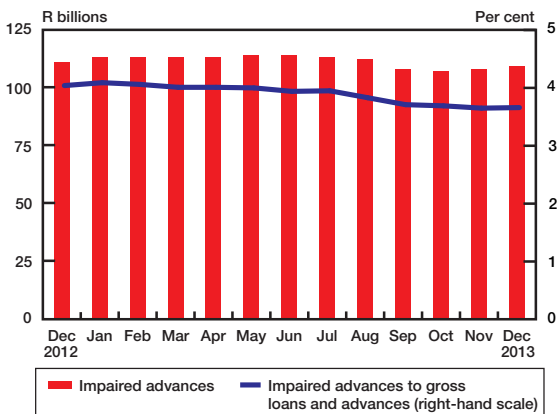
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

December 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

	Dec		
	2012 Rbn ¹	2013 Rbn ¹	% Growth ¹

Balance sheet items

Selected assets

Total assets	3 653	3 842	5,2
Gross loans and advances	2 753	2 970	7,9
Home loans	834	846	1,5
Commercial mortgages	252	261	3,6
Credit cards	81	94	15,4
Lease and instalment debtors	292	331	13,3
Overdrafts	137	143	4,6
Term loans	553	540	-2,3
Redeemable preference shares	67	65	-2,3
Factoring accounts, trade and other bills and BA's	18	20	11,6
Loans granted/deposits placed under resale agreements	128	147	14,7
Bank intra-group balances	89	133	49,0
Other	304	392	29,1
Investment and trading positions	250	252	1,1
Derivative financial instruments	253	216	-14,9
Short-term negotiable securities	198	215	8,7

Selected liabilities

Deposits, current accounts and other creditors	2 892	3 097	7,1
Current	562	630	12,1
Savings	152	168	11,0
Call	486	533	9,7
Fixed and notice	883	919	4,1
Negotiable certificates of deposit	359	371	3,4
Repurchase agreements	103	93	-10,1
Other	347	383	10,3
Derivative financial instruments and other trading liabilities	269	247	-8,0

Equity

Total equity	286	305	6,7
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Off-balance sheet items

Total off-balance sheet activities	1 057	1 118	5,7
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Dec

2012
%

2013
%

Profitability²

Return on equity	17,74	14,75
Return on assets	1,27	1,11
Cost-to-income ratio	52,86	53,60
Net interest income to interest-earning assets	3,53	3,73
Non-interest revenue to total assets	2,81	2,56
Operating expenses to total assets	2,95	2,99
Profit/Loss (12 months) (Rbn)	53,21	50,20
Net interest income (12 months) (Rbn)	97,77	112,85
Non-interest income (12 months) (Rbn)	98,71	96,08
Operating expenses (12 months) (Rbn)	103,85	111,98

Liquidity

Liquid assets held to liquid-asset requirement	195,54	198,83
Short-term liabilities to total liabilities	53,54	55,04
Ten largest depositors (short-term) to total liabilities	7,35	7,45

Credit risk

Impaired advances ³ (Rbn)	111,31	108,79
Impaired advances to gross loans and advances	4,04	3,66
Specific credit impairments to impaired advances	40,25	45,40
Specific credit impairments to gross loans and advances	1,63	1,66

Capital adequacy

Total capital adequacy (%)	15,90	15,47
Tier 1 (T1) capital adequacy (%)	12,60	12,31
Common equity T1 capital adequacy (%)	-	11,67

Financial leverage

Financial leverage multiple (times) ⁴	13,31	13,20
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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.