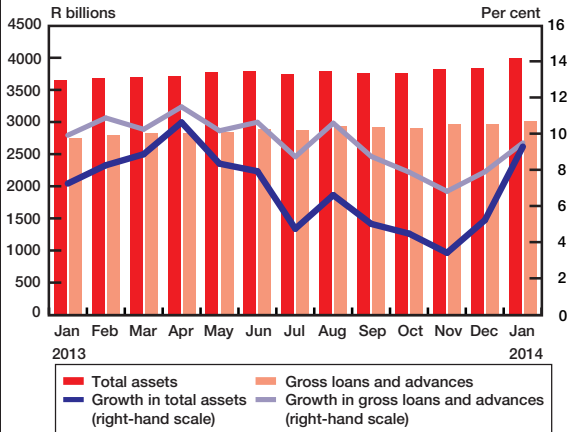
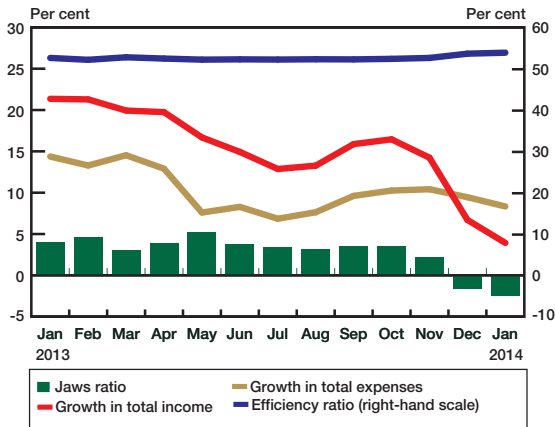


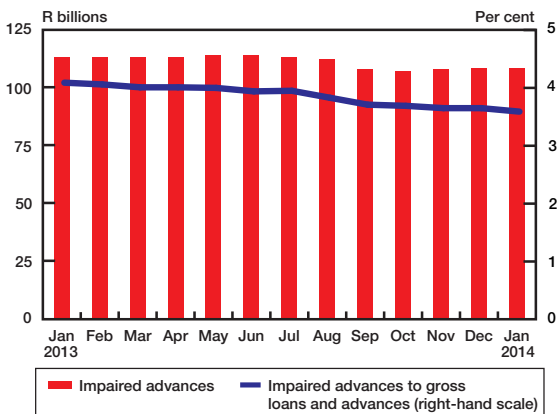
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

January 2014



South African Reserve Bank

Number of banks in South Africa

Registered banks	17
Mutual banks	3
Co-operative banks	2
Local branches of foreign banks	14
Foreign banks with approved local representative offices	43

	Jan		
	2013 Rbn ¹	2014 Rbn ¹	% Growth ¹

Balance sheet items

Selected assets

Total assets	3 651	3 990	9,3
Gross loans and advances	2 754	3 015	9,5
Home loans	834	847	1,5
Commercial mortgages	250	260	4,1
Credit cards	83	95	15,2
Lease and instalment debtors	295	333	12,8
Overdrafts	137	147	7,6
Term loans	545	568	4,2
Redeemable preference shares	66	64	-3,2
Factoring accounts, trade and other bills and BA's	17	19	13,8
Loans granted/deposits placed under resale agreements	120	148	23,5
Bank intra-group balances	92	138	49,7
Other	314	395	25,7
Investment and trading positions	281	255	-9,2
Derivative financial instruments	245	312	27,3
Short-term negotiable securities	193	208	7,6

Selected liabilities

Deposits, current accounts and other creditors	2 879	3 116	8,2
Current	519	583	12,3
Savings	151	168	11,6
Call	498	548	10,1
Fixed and notice	899	944	5,1
Negotiable certificates of deposit	378	376	-0,5
Repurchase agreements	94	95	1,5
Other	340	401	17,8
Derivative financial instruments and other trading liabilities	268	354	32,0

Equity

Total equity	289	307	6,4
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Off-balance sheet items

Total off-balance sheet activities	1 052	1 115	6,0
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Jan

2013
% 2014
%

Profitability²

Return on equity	17,63	14,46
Return on assets	1,27	1,08
Cost-to-income ratio	52,61	53,87
Net interest income to interest-earning assets	3,54	3,76
Non-interest revenue to total assets	2,83	2,50
Operating expenses to total assets	2,96	2,98
Profit/Loss (12 months) (Rbn)	53,57	49,72
Net interest income (12 months) (Rbn)	98,87	114,45
Non-interest income (12 months) (Rbn)	100,02	94,57
Operating expenses (12 months) (Rbn)	104,63	112,60

Liquidity

Liquid assets held to liquid-asset requirement	206,51	192,15
Short-term liabilities to total liabilities	52,08	54,06
Ten largest depositors (short-term) to total liabilities	6,37	7,00

Credit risk

Impaired advances ³ (Rbn)	112,53	108,25
Impaired advances to gross loans and advances	4,09	3,59
Specific credit impairments to impaired advances	40,09	45,45
Specific credit impairments to gross loans and advances	1,64	1,63

Capital adequacy

Total capital adequacy (%)	15,31	14,85
Tier 1 (T1) capital adequacy (%)	12,22	12,02
Common equity T1 capital adequacy (%)	11,55	11,45

Financial leverage

Financial leverage multiple (times) ⁴	13,17	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.