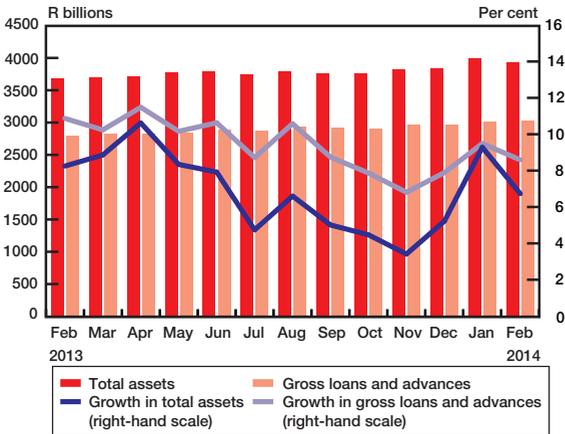
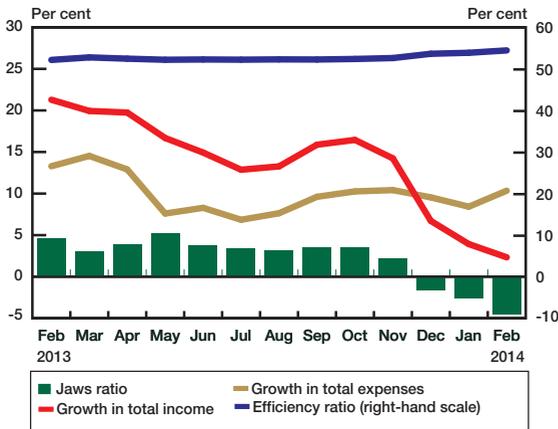


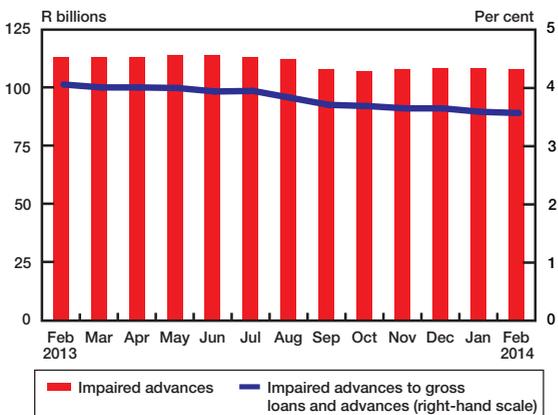
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

February 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

	Feb		
	2013 Rbn ¹	2014 Rbn ¹	% Growth ¹

Balance sheet items

Selected assets

Total assets	3 676	3 924	6,7
Gross loans and advances	2 792	3 032	8,6
Home loans	838	854	1,9
Commercial mortgages	248	262	5,8
Credit cards	84	96	15,2
Lease and instalment debtors	298	335	12,4
Overdrafts	144	153	6,6
Term loans	548	561	2,4
Redeemable preference shares	68	68	-1,2
Factoring accounts, trade and other bills and BA's	16	19	18,2
Loans granted/deposits placed under resale agreements	121	146	20,2
Bank intra-group balances	84	144	71,2
Other	343	394	14,8
Investment and trading positions	280	262	-6,2
Derivative financial instruments	231	239	3,6
Short-term negotiable securities	199	208	4,9

Selected liabilities

Deposits, current accounts and other creditors	2 917	3 130	7,3
Current	553	596	7,8
Savings	149	170	14,0
Call	494	543	9,8
Fixed and notice	901	941	4,5
Negotiable certificates of deposit	373	366	-1,8
Repurchase agreements	99	100	0,9
Other	347	414	19,2
Derivative financial instruments and other trading liabilities	248	276	11,2

Equity

Total equity	290	308	6,1
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Off-balance sheet items

Total off-balance sheet activities	1 043	1 116	7,0
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Feb

2013
%

2014
%

Profitability²

Return on equity	17,71	14,09
Return on assets	1,29	1,06
Cost-to-income ratio	52,15	54,44
Net interest income to interest-earning assets	3,56	3,76
Non-interest revenue to total assets	2,83	2,47
Operating expenses to total assets	2,94	3,00
Profit/Loss (12 months) (Rbn)	54,15	48,73
Net interest income (12 months) (Rbn)	100,20	115,26
Non-interest income (12 months) (Rbn)	100,69	94,06
Operating expenses (12 months) (Rbn)	104,77	113,96

Liquidity

Liquid assets held to liquid-asset requirement	206,77	189,96
Short-term liabilities to total liabilities	52,58	55,38
Ten largest depositors (short-term) to total liabilities	8,27	8,15

Credit risk

Impaired advances ³ (Rbn)	113,29	108,15
Impaired advances to gross loans and advances	4,06	3,57
Specific credit impairments to impaired advances	40,48	46,07
Specific credit impairments to gross loans and advances	1,64	1,64

Capital adequacy

Total capital adequacy (%)	15,12	14,96
Tier 1 (T1) capital adequacy (%)	12,06	12,18
Common equity T1 capital adequacy (%)	11,39	11,61

Financial leverage

Financial leverage multiple (times) ⁴	13,20	13,32
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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.