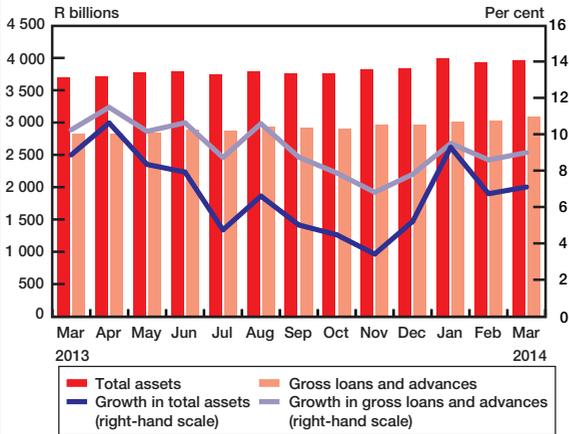
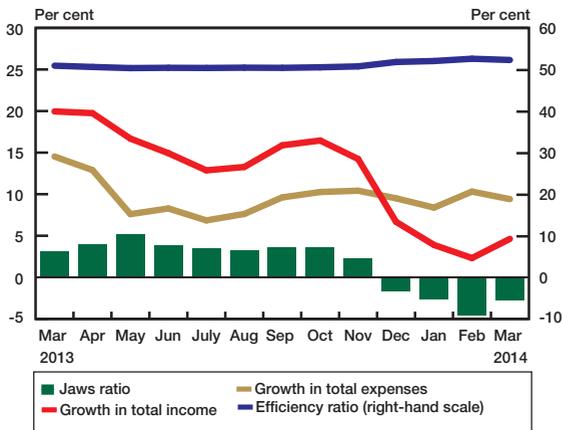


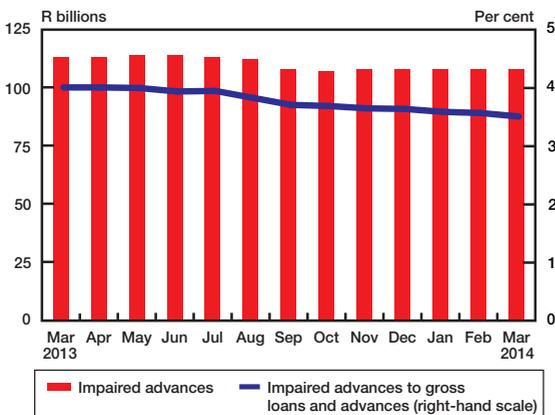
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

March 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

	March		
	2013 Rbn ¹	2014 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 701	3 964	7,1
Gross loans and advances	2 831	3 086	9,0
Home loans	837	850	1,6
Commercial mortgages	250	267	7,1
Credit cards	84	96	14,6
Lease and instalment debtors	302	337	11,6
Overdrafts	150	163	9,1
Term loans	568	581	2,3
Redeemable preference shares	68	64	-5,4
Factoring accounts, trade and other bills and BA's	19	21	12,9
Loans granted/deposits placed under resale agreements	113	146	29,3
Bank intra-group balances	96	134	40,3
Other	346	426	23,0
Investment and trading positions	269	272	1,0
Derivative financial instruments	215	221	2,6
Short-term negotiable securities	208	208	0,2
Selected liabilities			
Deposits, current accounts and other creditors	2 965	3 197	7,8
Current	582	656	12,7
Savings	151	172	13,9
Call	501	574	14,7
Fixed and notice	893	972	8,9
Negotiable certificates of deposit	371	324	-12,6
Repurchase agreements	98	104	7,0
Other	371	395	6,5
Derivative financial instruments and other trading liabilities	232	253	9,1
Equity			
Total equity	295	305	3,2
Off-balance sheet items			
Total off-balance sheet activities	1 064	1 091	2,5

March
2013 2014
% %

Profitability²

Return on equity	16,87	14,27
Return on assets	1,23	1,07
Cost-to-income ratio	52,77	54,14
Net interest income to interest-earning assets	3,58	3,77
Non-interest revenue to total assets	2,77	2,50
Operating expenses to total assets	2,96	3,00
Profit/Loss (12 months) (Rbn)	52,15	49,29
Net interest income (12 months) (Rbn)	101,53	116,23
Non-interest income (12 months) (Rbn)	99,35	95,68
Operating expenses (12 months) (Rbn)	106,00	114,72

Liquidity

Liquid assets held to liquid-asset requirement	189,90	186,03
Short-term liabilities to total liabilities	53,10	57,19
Ten largest depositors (short-term) to total liabilities	7,99	8,70

Credit risk

Impaired advances ³ (Rbn)	113,44	108,39
Impaired advances to gross loans and advances	4,01	3,51
Specific credit impairments to impaired advances	40,67	46,36
Specific credit impairments to gross loans and advances	1,63	1,63

Capital adequacy

Total capital adequacy (%)	15,03	14,90
Tier 1 (T1) capital adequacy (%)	11,99	12,14
Common equity T1 capital adequacy (%)	11,33	11,57

Financial leverage

Financial leverage multiple (times) ⁴	13,12	13,61
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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.