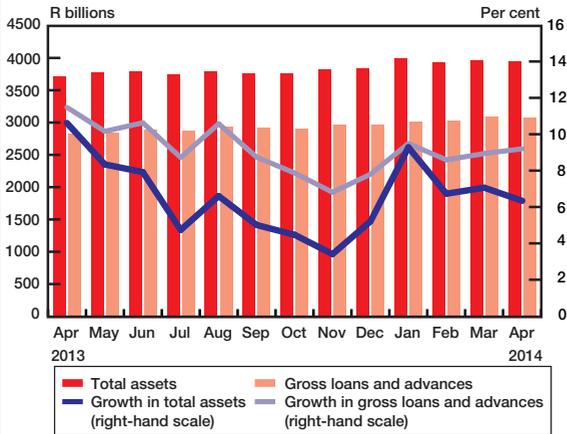
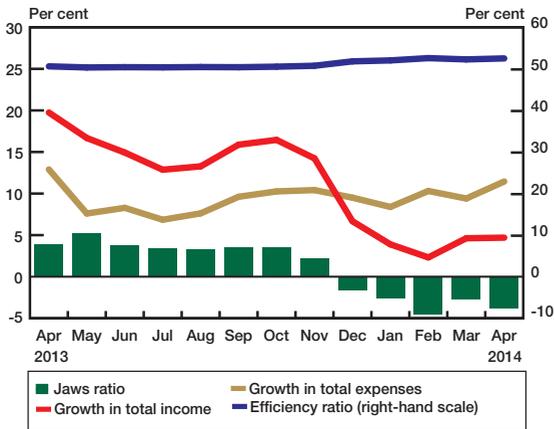


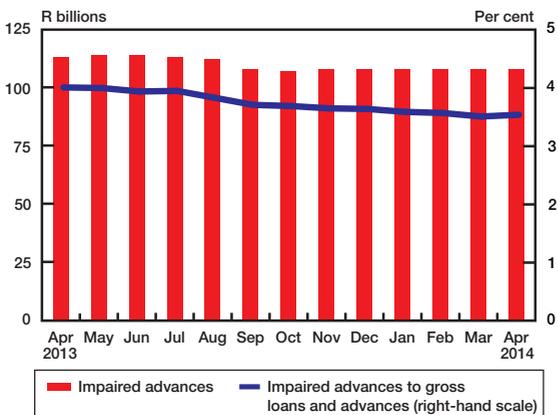
## Total assets and gross loans and advances



## Jaws and efficiency ratios



## Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

April 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

	April		
	2013 Rbn <sup>1</sup>	2014 Rbn <sup>1</sup>	% Growth <sup>1</sup>
<b>Balance sheet items</b>			
<b>Selected assets</b>			
Total assets	3 718	3 954	6,3
Gross loans and advances	2 819	3 078	9,2
Home loans	838	850	1,5
Commercial mortgages	250	270	7,9
Credit cards	85	98	15,2
Lease and instalment debtors	305	338	10,9
Overdrafts	145	160	9,9
Term loans	562	575	2,3
Redeemable preference shares	67	64	-4,8
Factoring accounts, trade and other bills and BA's	16	20	23,0
Loans granted/deposits placed under resale agreements	115	154	33,6
Bank intra-group balances	91	127	40,2
Other	344	422	22,6
Investment and trading positions	262	277	5,8
Derivative financial instruments	242	211	-13,0
Short-term negotiable securities	217	207	-4,7
<b>Selected liabilities</b>			
Deposits, current accounts and other creditors	2 967	3 201	7,9
Current	548	595	8,6
Savings	147	174	18,6
Call	504	594	17,8
Fixed and notice	908	957	5,4
Negotiable certificates of deposit	388	370	-4,5
Repurchase agreements	106	104	-2,0
Other	367	407	11,1
Derivative financial instruments and other trading liabilities	257	240	-6,6
<b>Equity</b>			
Total equity	293	304	3,9
<b>Off-balance sheet items</b>			
Total off-balance sheet activities	1 064	1 097	3,1

	April	
	2013 %	2014 %
<b>Profitability<sup>2</sup></b>		
Return on equity	16,75	14,27
Return on assets	1,23	1,06
Cost-to-income ratio	52,46	54,37
Net interest income to interest-earning assets	3,58	3,78
Non-interest revenue to total assets	2,76	2,50
Operating expenses to total assets	2,94	3,02
Profit/Loss (12 months) (Rbn)	52,58	49,27
Net interest income (12 months) (Rbn)	102,53	117,51
Non-interest income (12 months) (Rbn)	99,84	96,08
Operating expenses (12 months) (Rbn)	106,15	116,13
<b>Liquidity</b>		
Liquid assets held to liquid-asset requirement	196,76	193,68
Short-term liabilities to total liabilities	53,01	56,41
Ten largest depositors (short-term) to total liabilities	6,93	8,21
<b>Credit risk</b>		
Impaired advances <sup>3</sup> (Rbn)	113,11	108,91
Impaired advances to gross loans and advances	4,01	3,54
Specific credit impairments to impaired advances	41,28	46,88
Specific credit impairments to gross loans and advances	1,66	1,66
<b>Capital adequacy</b>		
Total capital adequacy (%)	15,22	15,07
Tier 1 (T1) capital adequacy (%)	12,18	12,12
Common equity T1 capital adequacy (%)	11,51	11,55
<b>Financial leverage</b>		
Financial leverage multiple (times) <sup>4</sup>	13,25	13,62

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.