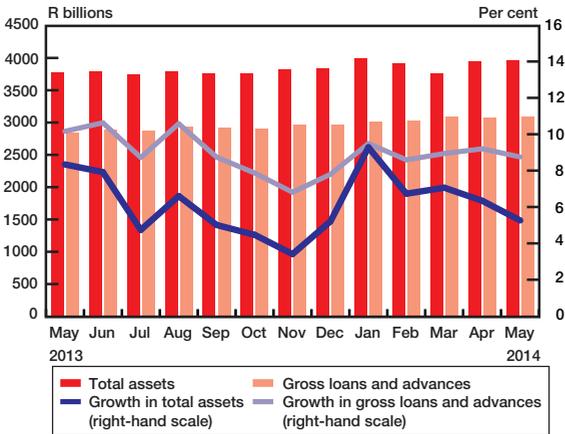
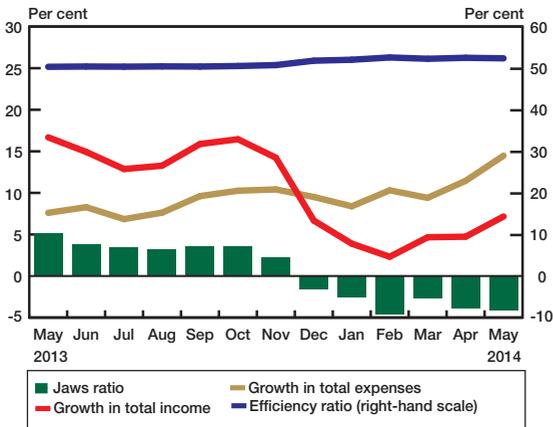


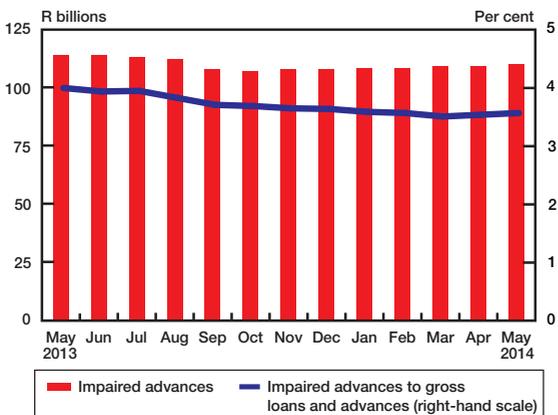
## Total assets and gross loans and advances



## Jaws and efficiency ratios



## Impaired advances



Bank  
Supervision  
Department

Selected  
South African  
banking sector  
trends

May 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

	May		
	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	3 769	3 967	5,3
Gross loans and advances	2 840	3 088	8,8
Home loans	840	852	1,5
Commercial mortgages	252	273	8,7
Credit cards	86	99	15,1
Lease and instalment debtors	308	340	10,4
Overdrafts	139	154	10,9
Term loans	565	578	2,5
Redeemable preference shares	67	66	-2,1
Factoring accounts, trade and other bills and BA's	17	20	13,2
Loans granted/deposits placed under resale agreements	109	146	34,3
Bank intra-group balances	104	135	30,3
Other	354	424	19,9
Investment and trading positions	261	285	8,8
Derivative financial instruments	272	203	-25,4
Short-term negotiable securities	220	213	-2,9
<b>Selected liabilities</b>			
Deposits, current accounts and other creditors	2 962	3 206	8,2
Current	541	598	10,6
Savings	149	176	18,0
Call	520	583	12,0
Fixed and notice	914	976	6,8
Negotiable certificates of deposit	395	371	-6,0
Repurchase agreements	99	87	-12,4
Other	345	416	20,6
Derivative financial instruments and other trading liabilities	304	235	-22,7
<b>Equity</b>			
Total equity	293	309	5,3
<b>Off-balance sheet items</b>			
Total off-balance sheet activities	1 052	1 101	4,6

	May	
	2013 %	2014 %
<b>Profitability<sup>2</sup></b>		
Return on equity	16,44	14,25
Return on assets	1,21	1,06
Cost-to-income ratio	52,19	54,23
Net interest income to interest-earning assets	3,56	3,83
Non-interest revenue to total assets	2,73	2,50
Operating expenses to total assets	2,90	3,04
Profit/Loss (12 months) (Rbn)	52,12	49,55
Net interest income (12 months) (Rbn)	102,71	119,74
Non-interest income (12 months) (Rbn)	99,37	96,38
Operating expenses (12 months) (Rbn)	105,47	117,20

## Liquidity

Liquid assets held to liquid-asset requirement	194,20	200,60
Short-term liabilities to total liabilities	52,34	55,03
Ten largest depositors (short-term) to total liabilities	6,72	7,60

## Credit risk

Impaired advances <sup>3</sup> (Rbn)	113,68	110,14
Impaired advances to gross loans and advances	4,00	3,57
Specific credit impairments to impaired advances	41,92	47,40
Specific credit impairments to gross loans and advances	1,68	1,69

## Capital adequacy

Total capital adequacy (%)	14,81	14,87
Tier 1 (T1) capital adequacy (%)	11,84	12,05
Common equity T1 capital adequacy (%)	11,18	11,49

## Financial leverage

Financial leverage multiple (times) <sup>4</sup>	13,47	13,43
--	-------	-------

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.