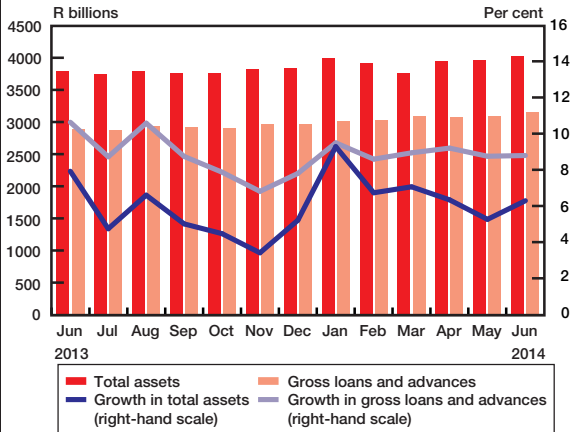
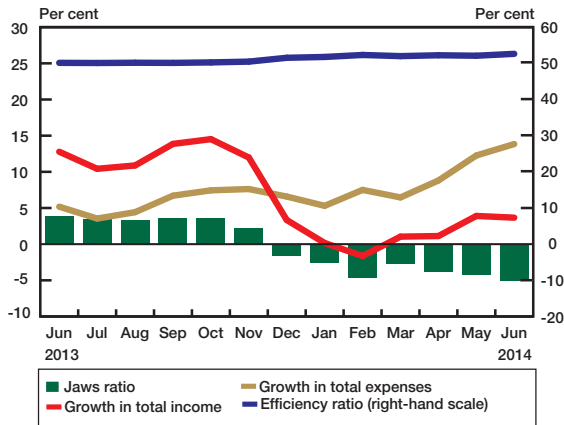


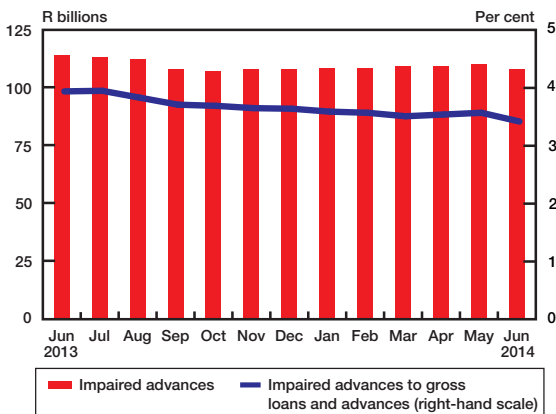
## Total assets and gross loans and advances



## Jaws and efficiency ratios



## Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

June 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

	June		
	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	3 787	4 026	6,3
Gross loans and advances	2 893	3 148	8,8
Home loans	840	854	1,7
Commercial mortgages	253	277	9,3
Credit cards	87	100	14,5
Lease and instalment debtors	312	342	9,7
Overdrafts	145	156	7,4
Term loans	564	591	4,8
Redeemable preference shares	64	69	7,4
Factoring accounts, trade and other bills and BA's	19	22	14,9
Loans granted/deposits placed under resale agreements	114	151	32,0
Bank intra-group balances	111	130	17,8
Other	383	455	18,8
Investment and trading positions	252	292	16,0
Derivative financial instruments	237	193	-18,6
Short-term negotiable securities	227	214	-5,8
<b>Selected liabilities</b>			
Deposits, current accounts and other creditors	3 022	3 264	8,0
Current	597	647	8,4
Savings	151	178	17,9
Call	528	586	11,1
Fixed and notice	891	965	8,3
Negotiable certificates of deposit	382	366	-4,3
Repurchase agreements	96	83	-12,8
Other	378	439	16,3
Derivative financial instruments and other trading liabilities	264	225	-14,8
<b>Equity</b>			
Total equity	297	312	5,1
<b>Off-balance sheet items</b>			
Total off-balance sheet activities	1 055	1 112	5,4

	June	
	2013 %	2014 %
<b>Profitability<sup>2</sup></b>		
Return on equity	16,64	13,92
Return on assets	1,24	1,03
Cost-to-income ratio	52,26	54,75
Net interest income to interest-earning assets	3,57	3,85
Non-interest revenue to total assets	2,72	2,48
Operating expenses to total assets	2,90	3,07
Profit/Loss (12 months) (Rbn)	53,91	49,45
Net interest income (12 months) (Rbn)	103,72	121,15
Non-interest income (12 months) (Rbn)	99,55	96,00
Operating expenses (12 months) (Rbn)	106,23	118,89
<b>Liquidity</b>		
Liquid assets held to liquid-asset requirement	193,38	198,91
Short-term liabilities to total liabilities	54,66	56,17
Ten largest depositors (short-term) to total liabilities	7,97	9,43
<b>Credit risk</b>		
Impaired advances <sup>3</sup> (Rbn)	114,02	107,65
Impaired advances to gross loans and advances	3,94	3,42
Specific credit impairments to impaired advances	42,09	46,62
Specific credit impairments to gross loans and advances	1,66	1,59
<b>Capital adequacy</b>		
Total capital adequacy (%)	14,92	14,60
Tier 1 (T1) capital adequacy (%)	11,99	11,76
Common equity T1 capital adequacy (%)	11,33	11,21
<b>Financial leverage</b>		
Financial leverage multiple (times) <sup>4</sup>	13,36	13,48

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.