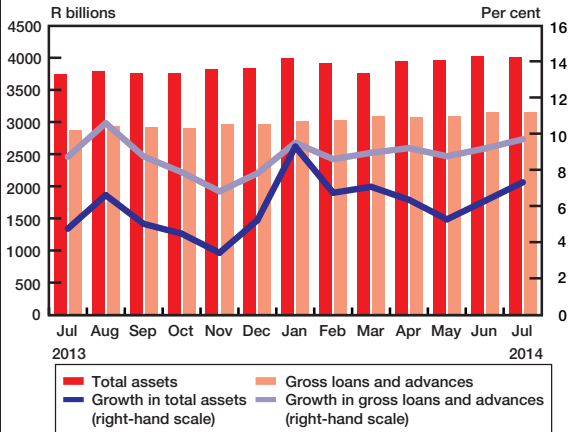
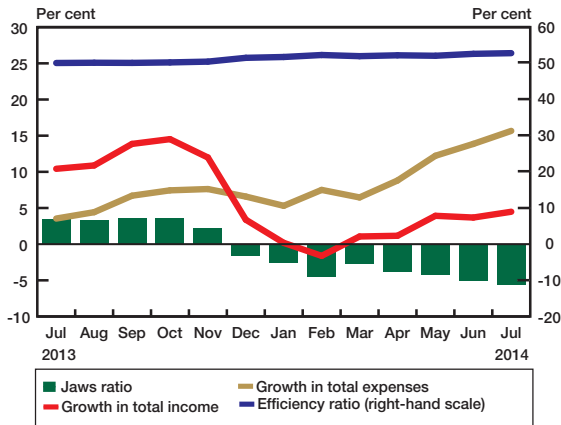


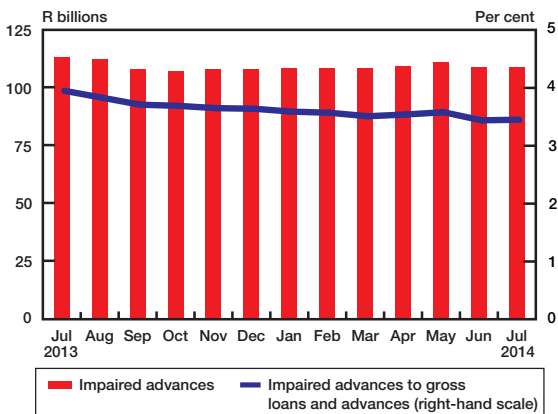
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

July 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

	July		
	2013 Rbn ¹	2014 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 739	4 012	7,3
Gross loans and advances	2 868	3 146	9,7
Home loans	841	856	1,8
Commercial mortgages	254	278	9,7
Credit cards	87	100	15,0
Lease and instalment debtors	316	344	9,0
Overdrafts	139	151	9,1
Term loans	561	632	12,6
Redeemable preference shares	64	69	8,3
Factoring accounts, trade and other bills and BA's	17	21	25,0
Loans granted/deposits placed under resale agreements	114	142	24,6
Bank intra-group balances	109	139	27,3
Other	366	413	12,7
Investment and trading positions	246	294	19,4
Derivative financial instruments	225	192	-14,7
Short-term negotiable securities	219	213	-2,8
Selected liabilities			
Deposits, current accounts and other creditors	2 992	3 258	8,9
Current	562	615	9,4
Savings	153	182	19,6
Call	529	594	12,1
Fixed and notice	911	984	8,0
Negotiable certificates of deposit	381	365	-4,1
Repurchase agreements	98	95	-3,2
Other	358	423	18,2
Derivative financial instruments and other trading liabilities	247	221	-10,5
Equity			
Total equity	292	311	6,3
Off-balance sheet items			
Total off-balance sheet activities	1 059	1 102	4,0

	July	
	2013 %	2014 %
Profitability²		
Return on equity	16,41	13,06
Return on assets	1,22	0,97
Cost-to-income ratio	52,22	54,94
Net interest income to interest-earning assets	3,60	3,85
Non-interest revenue to total assets	2,69	2,49
Operating expenses to total assets	2,90	3,08
Profit/Loss (12 months) (Rbn)	53,68	45,75
Net interest income (12 months) (Rbn)	105,36	122,02
Non-interest income (12 months) (Rbn)	98,81	96,93
Operating expenses (12 months) (Rbn)	106,61	120,29
Liquidity		
Liquid assets held to liquid-asset requirement	191,22	201,74
Short-term liabilities to total liabilities	54,54	55,61
Ten largest depositors (short-term) to total liabilities	6,78	8,02
Credit risk		
Impaired advances ³ (Rbn)	113,34	108,49
Impaired advances to gross loans and advances	3,95	3,45
Specific credit impairments to impaired advances	43,08	48,33
Specific credit impairments to gross loans and advances	1,70	1,67
Capital adequacy		
Total capital adequacy (%)	14,79	14,57
Tier 1 (T1) capital adequacy (%)	11,75	11,72
Common equity T1 capital adequacy (%)	11,09	11,17
Financial leverage		
Financial leverage multiple (times) ⁴	13,42	13,51

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.