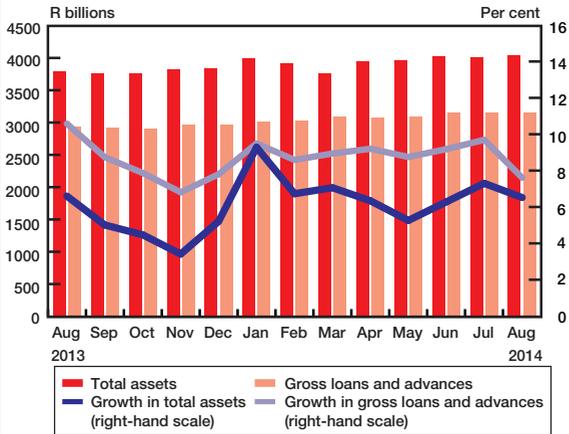
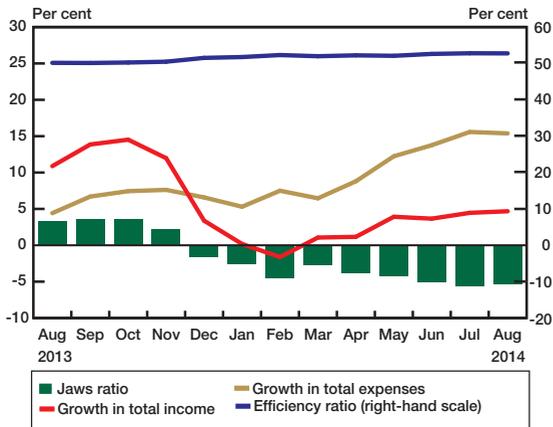


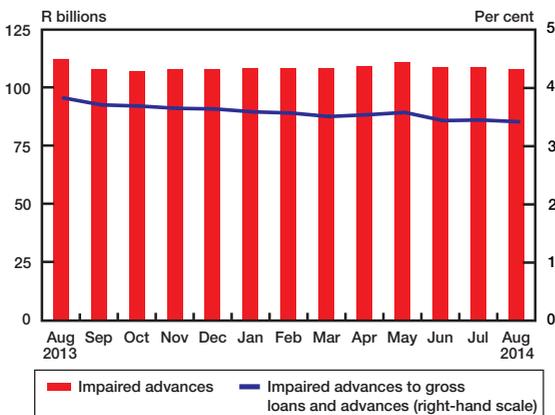
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

August 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

	Aug		
	2013 Rbn ¹	2014 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 794	4 041	6,5
Gross loans and advances	2 927	3 149	7,6
Home loans	843	858	1,8
Commercial mortgages	259	280	8,4
Credit cards	89	101	14,4
Lease and instalment debtors	319	345	8,3
Overdrafts	143	155	8,5
Term loans	568	638	12,6
Redeemable preference shares	64	69	6,8
Factoring accounts, trade and other bills and BA's	18	22	18,1
Loans granted/deposits placed under resale agreements	115	139	21,2
Bank intra-group balances	128	131	2,1
Other	382	411	7,7
Investment and trading positions	247	306	23,8
Derivative financial instruments	234	187	-20,3
Short-term negotiable securities	218	218	0,3
Selected liabilities			
Deposits, current accounts and other creditors	3 031	3 272	8,0
Current	569	623	9,5
Savings	155	185	19,3
Call	545	617	13,2
Fixed and notice	920	978	6,3
Negotiable certificates of deposit	382	354	-7,7
Repurchase agreements	93	94	1,3
Other	367	421	14,8
Derivative financial instruments and other trading liabilities	263	218	-16,9
Equity			
Total equity	288	310	7,5
Off-balance sheet items			
Total off-balance sheet activities	1 061	1 101	3,7

	Aug	
	2013 %	2014 %
Profitability²		
Return on equity	16,02	13,43
Return on assets	1,20	1,00
Cost-to-income ratio	52,29	54,89
Net interest income to interest-earning assets	3,63	3,87
Non-interest revenue to total assets	2,67	2,49
Operating expenses to total assets	2,91	3,09
Profit/Loss (12 months) (Rbn)	48,72	51,55
Net interest income (12 months) (Rbn)	107,05	123,36
Non-interest income (12 months) (Rbn)	98,71	97,51
Operating expenses (12 months) (Rbn)	106,61	121,25

Liquidity

Liquid assets held to liquid-asset requirement	184,78	202,10
Short-term liabilities to total liabilities	54,45	55,96
Ten largest depositors (short-term) to total liabilities	7,86	8,79

Credit risk

Impaired advances ³ (Rbn)	112,13	107,65
Impaired advances to gross loans and advances	3,83	3,42
Specific credit impairments to impaired advances	45,48	49,32
Specific credit impairments to gross loans and advances	1,74	1,69

Capital adequacy

Total capital adequacy (%)	14,67	14,63
Tier 1 (T1) capital adequacy (%)	11,65	11,77
Common equity T1 capital adequacy (%)	11,00	11,22

Financial leverage

Financial leverage multiple (times) ⁴	13,82	13,59
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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.