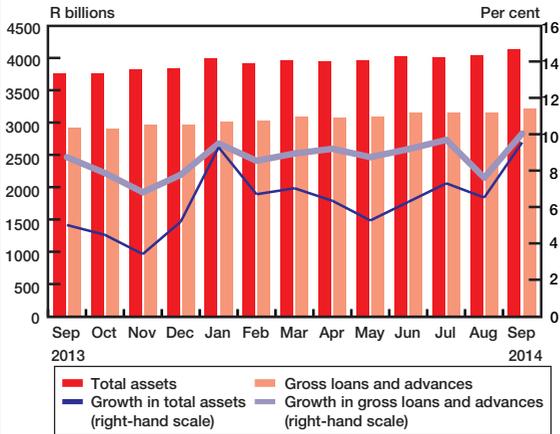
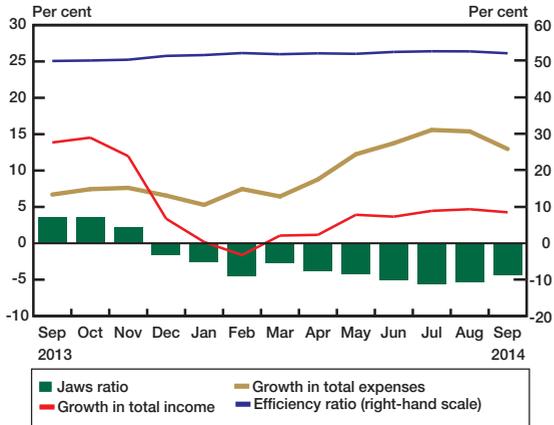


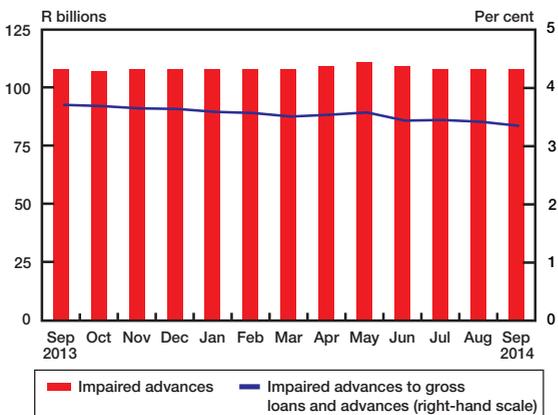
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

September 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

	Sep		
	2013 Rbn ¹	2014 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 767	4 126	9,6
Gross loans and advances	2 914	3 207	10,0
Home loans	844	860	1,9
Commercial mortgages	262	282	7,6
Credit cards	90	102	13,8
Lease and instalment debtors	323	347	7,7
Overdrafts	145	162	12,3
Term loans	560	644	15,0
Redeemable preference shares	65	72	11,1
Factoring accounts, trade and other bills and BA's	19	22	14,9
Loans granted/deposits placed under resale agreements	119	142	19,3
Bank intra-group balances	114	142	24,6
Other	375	432	15,2
Investment and trading positions	254	299	17,9
Derivative financial instruments	216	210	-2,7
Short-term negotiable securities	212	222	4,7
Selected liabilities			
Deposits, current accounts and other creditors	3 024	3 334	10,2
Current	585	648	10,8
Savings	156	190	21,2
Call	540	622	15,1
Fixed and notice	907	988	8,9
Negotiable certificates of deposit	391	359	-8,2
Repurchase agreements	89	93	4,3
Other	356	435	22,1
Derivative financial instruments and other trading liabilities	238	246	3,2
Equity	290	313	8,0
Total equity			
Off-balance sheet items			
Total off-balance sheet activities	1 061	1 115	5,2

	Sep	
	2013 %	2014 %
Profitability²		
Return on equity	16,42	14,08
Return on assets	1,23	1,04
Cost-to-income ratio	52,25	54,37
Net interest income to interest-earning assets	3,68	3,87
Non-interest revenue to total assets	2,69	2,52
Operating expenses to total assets	2,94	3,08
Profit/Loss (12 months) (Rbn)	50,33	52,57
Net interest income (12 months) (Rbn)	109,28	124,31
Non-interest income (12 months) (Rbn)	99,70	99,57
Operating expenses (12 months) (Rbn)	109,20	121,73

Liquidity

Liquid assets held to liquid-asset requirement	189,78	198,22
Short-term liabilities to total liabilities	54,04	56,71
Ten largest depositors (short-term) to total liabilities	7,72	9,13

Credit risk

Impaired advances ³ (Rbn)	108,10	107,52
Impaired advances to gross loans and advances	3,71	3,35
Specific credit impairments to impaired advances	44,58	48,91
Specific credit impairments to gross loans and advances	1,65	1,64

Capital adequacy

Total capital adequacy (%)	14,86	14,23
Tier 1 (T1) capital adequacy (%)	11,77	11,61
Common equity T1 capital adequacy (%)	11,12	11,07

Financial leverage

Financial leverage multiple (times) ⁴	13,75	13,71
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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.