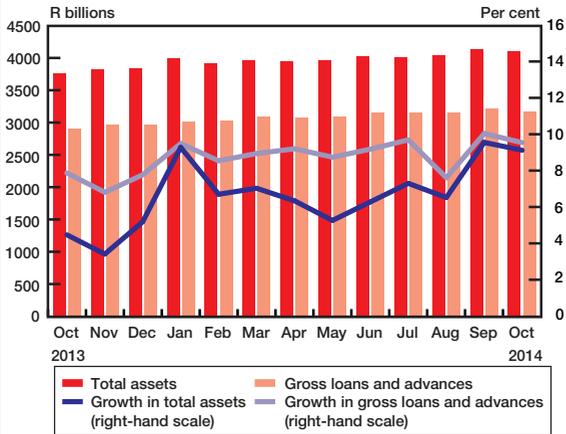
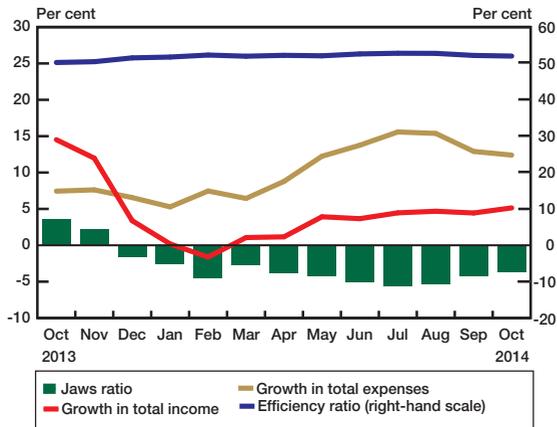


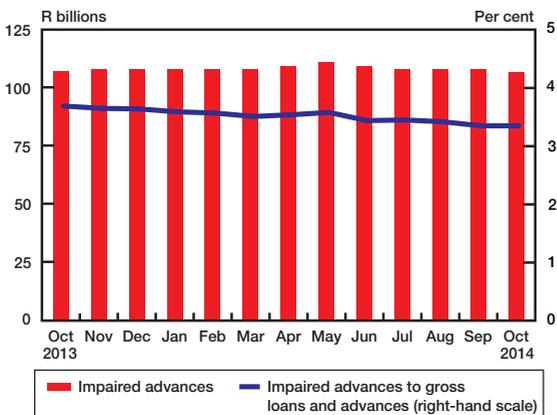
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

October 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

	Oct		
	2013 Rbn ¹	2014 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 757	4 099	9,1
Gross loans and advances	2 897	3 173	9,5
Home loans	845	861	1,9
Commercial mortgages	264	287	8,5
Credit cards	92	103	11,7
Lease and instalment debtors	326	350	7,1
Overdrafts	139	153	10,1
Term loans	551	631	14,5
Redeemable preference shares	66	75	14,6
Factoring accounts, trade and other bills and BA's	20	23	17,9
Loans granted/deposits placed under resale agreements	112	149	33,1
Bank intra-group balances	117	126	7,1
Other	364	415	14,1
Investment and trading positions	260	307	18,2
Derivative financial instruments	211	201	-4,6
Short-term negotiable securities	211	234	10,8
Selected liabilities			
Deposits, current accounts and other creditors	3 027	3 322	9,7
Current	568	642	13,2
Savings	161	192	19,1
Call	538	588	9,3
Fixed and notice	928	1 000	7,7
Negotiable certificates of deposit	396	372	-5,9
Repurchase agreements	91	101	11,4
Other	346	427	23,3
Derivative financial instruments and other trading liabilities	232	232	0,3
Equity			
Total equity	292	315	8,2
Off-balance sheet items			
Total off-balance sheet activities	1 081	1 136	5,1

	Oct	
	2013 %	2014 %
Profitability²		
Return on equity	16,42	14,45
Return on assets	1,23	1,07
Cost-to-income ratio	52,38	54,15
Net interest income to interest-earning assets	3,72	3,88
Non-interest revenue to total assets	2,67	2,54
Operating expenses to total assets	2,96	3,08
Profit/Loss (12 months) (Rbn)	50,86	52,38
Net interest income (12 months) (Rbn)	111,06	125,31
Non-interest income (12 months) (Rbn)	99,56	101,23
Operating expenses (12 months) (Rbn)	110,32	122,67
Liquidity		
Liquid assets held to liquid-asset requirement	193,73	208,53
Short-term liabilities to total liabilities	54,39	55,65
Ten largest depositors (short-term) to total liabilities	7,37	9,00
Credit risk		
Impaired advances ³ (Rbn)	106,94	106,34
Impaired advances to gross loans and advances	3,69	3,35
Specific credit impairments to impaired advances	44,99	49,51
Specific credit impairments to gross loans and advances	1,66	1,66
Capital adequacy		
Total capital adequacy (%)	14,88	14,30
Tier 1 (T1) capital adequacy (%)	11,76	11,64
Common equity T1 capital adequacy (%)	11,11	11,10
Financial leverage		
Financial leverage multiple (times) ⁴	13,65	13,58

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.