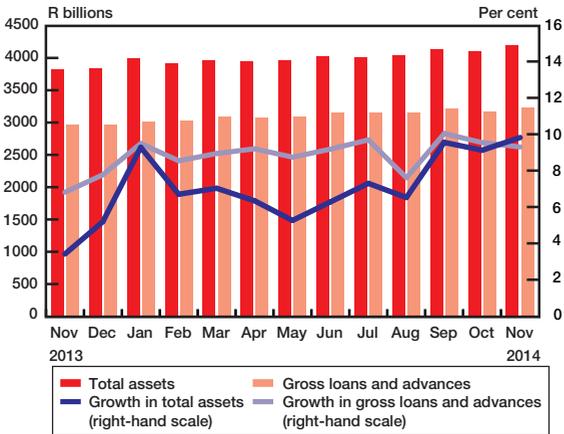
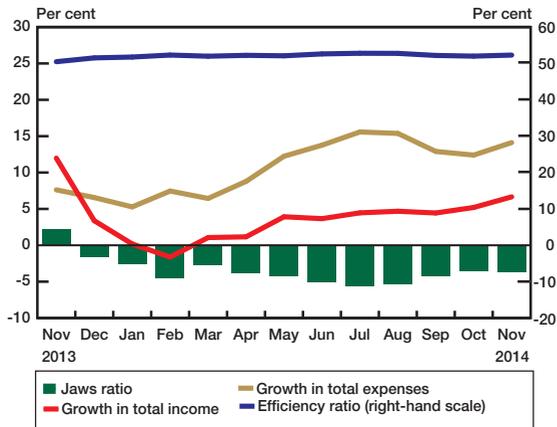


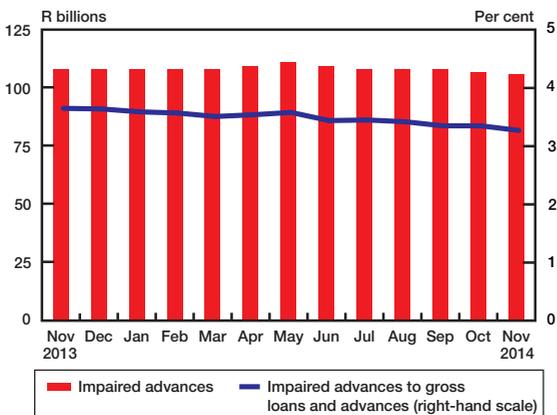
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

November 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	41

	Nov		
	2013 Rbn ¹	2014 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 815	4 189	9,8
Gross loans and advances	2 958	3 233	9,3
Home loans	845	861	1,9
Commercial mortgages	263	285	8,3
Credit cards	93	103	11,0
Lease and instalment debtors	329	352	7,0
Overdrafts	141	163	15,5
Term loans	529	647	22,3
Redeemable preference shares	69	74	7,2
Factoring accounts, trade and other bills and BA's	20	24	23,4
Loans granted/deposits placed under resale agreements	145	143	-1,1
Bank intra-group balances	126	148	17,8
Other	397	431	8,5
Investment and trading positions	256	308	20,3
Derivative financial instruments	207	211	2,0
Short-term negotiable securities	213	233	9,4
Selected liabilities			
Deposits, current accounts and other creditors	3 079	3 395	10,2
Current	584	672	15,1
Savings	169	196	16,2
Call	536	617	15,0
Fixed and notice	936	980	4,7
Negotiable certificates of deposit	392	363	-7,6
Repurchase agreements	96	109	13,4
Other	366	458	25,3
Derivative financial instruments and other trading liabilities	236	239	1,0
Equity			
Total equity	295	319	8,3
Off-balance sheet items			
Total off-balance sheet activities	1 085	1 131	4,2

	Nov	
	2013 %	2014 %
Profitability²		
Return on equity	15,93	14,46
Return on assets	1,20	1,07
Cost-to-income ratio	52,60	54,42
Net interest income to interest-earning assets	3,73	3,87
Non-interest revenue to total assets	2,64	2,54
Operating expenses to total assets	2,97	3,10
Profit/Loss (12 months) (Rbn)	50,83	51,10
Net interest income (12 months) (Rbn)	112,06	126,23
Non-interest income (12 months) (Rbn)	98,61	101,99
Operating expenses (12 months) (Rbn)	110,82	124,19
Liquidity		
Liquid assets held to liquid-asset requirement	195,75	210,13
Short-term liabilities to total liabilities	53,14	56,17
Ten largest depositors (short-term) to total liabilities	6,22	9,06
Credit risk		
Impaired advances ³ (Rbn)	107,90	105,86
Impaired advances to gross loans and advances	3,65	3,27
Specific credit impairments to impaired advances	44,92	48,41
Specific credit impairments to gross loans and advances	1,64	1,58
Capital adequacy		
Total capital adequacy (%)	14,98	14,41
Tier 1 (T1) capital adequacy (%)	11,79	11,74
Common equity T1 capital adequacy (%)	11,14	11,20
Financial leverage		
Financial leverage multiple (times) ⁴	13,65	13,72

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.