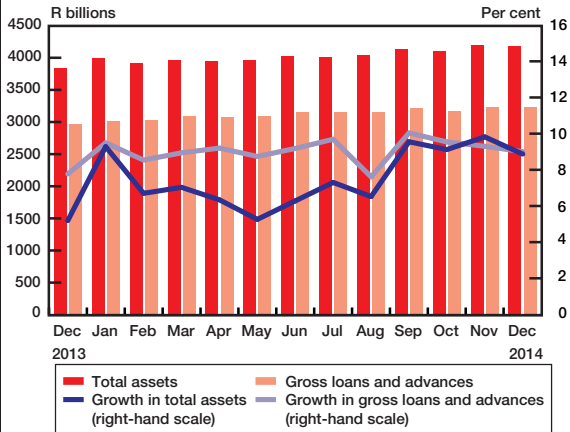
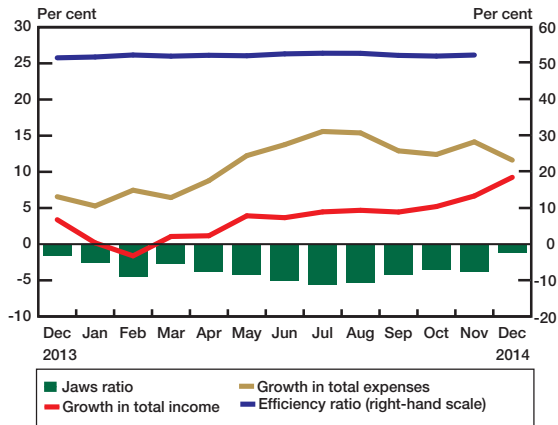


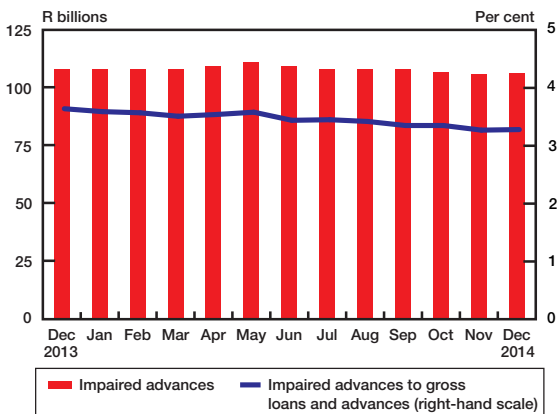
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

December 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	40

	Dec		
	2013 Rbn ¹	2014 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 842	4 182	8,9
Gross loans and advances	2 967	3 234	9,0
Home loans	846	861	1,9
Commercial mortgages	261	293	12,5
Credit cards	94	104	10,5
Lease and instalment debtors	332	354	6,5
Overdrafts	142	161	13,2
Term loans	540	651	20,7
Redeemable preference shares	65	70	7,8
Factoring accounts, trade and other bills and BA's	20	23	16,9
Loans granted/deposits placed under resale agreements	147	147	-0,2
Bank intra-group balances	133	133	0,3
Other	389	437	12,5
Investment and trading positions	254	311	22,4
Derivative financial instruments	215	206	-4,1
Short-term negotiable securities	215	235	9,3
Selected liabilities			
Deposits, current accounts and other creditors	3 091	3 402	10,0
Current	630	681	8,0
Savings	168	197	16,9
Call	533	606	13,7
Fixed and notice	913	980	7,4
Negotiable certificates of deposit	371	349	-6,1
Repurchase agreements	92	102	10,9
Other	383	487	27,1
Derivative financial instruments and other trading liabilities	252	239	-5,0
Equity			
Total equity	306	322	5,4
Off-balance sheet items			
Total off-balance sheet activities	1 124	1 157	2,9

	Dec	
	2013 %	2014 %
Profitability²		
Return on equity	14,73	14,65
Return on assets	1,11	1,08
Cost-to-income ratio	53,65	54,23
Net interest income to interest-earning assets	3,74	3,91
Non-interest revenue to total assets	2,57	2,51
Operating expenses to total assets	3,00	3,09
Profit/Loss (12 months) (Rbn)	50,28	50,58
Net interest income (12 months) (Rbn)	113,02	128,20
Non-interest income (12 months) (Rbn)	96,59	101,58
Operating expenses (12 months) (Rbn)	112,46	124,61
Liquidity		
Liquid assets held to liquid-asset requirement	198,87	210,41
Short-term liabilities to total liabilities	55,02	56,51
Ten largest depositors (short-term) to total liabilities	7,72	9,98
Credit risk		
Impaired advances ³ (Rbn)	108,03	106,07
Impaired advances to gross loans and advances	3,64	3,28
Specific credit impairments to impaired advances	45,84	48,51
Specific credit impairments to gross loans and advances	1,67	1,59
Capital adequacy		
Total capital adequacy (%)	15,58	14,49
Tier 1 (T1) capital adequacy (%)	12,42	11,75
Common equity T1 capital adequacy (%)	11,77	11,21
Financial leverage		
Financial leverage multiple (times) ⁴	13,15	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. The data in this report is as at the end of the reporting month except for one bank.