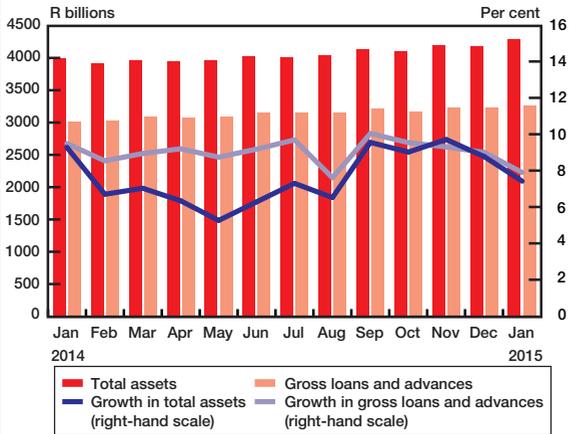
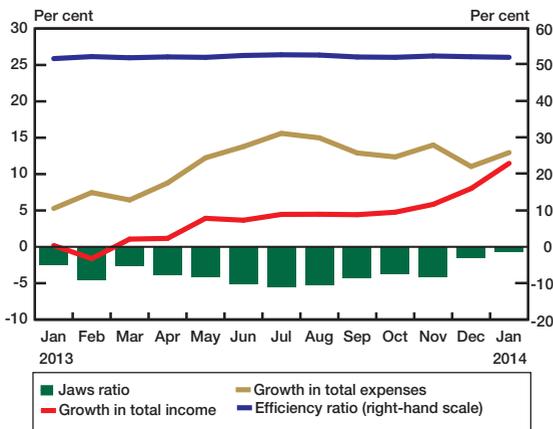


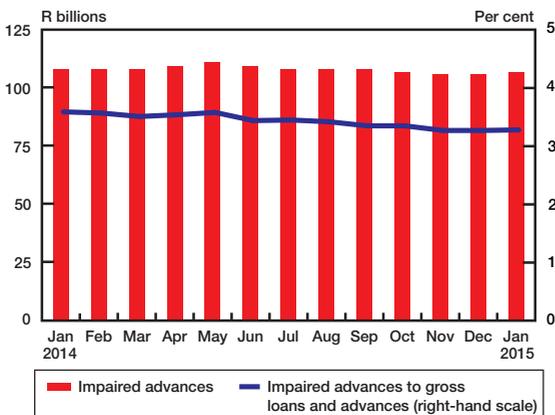
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

January 2015



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

	Jan		
	2014 Rbn ¹	2015 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 990	4 286	7,4
Gross loans and advances	3 015	3 254	7,9
Home loans	847	863	1,9
Commercial mortgages	260	294	12,8
Credit cards	95	105	10,2
Lease and instalment debtors	333	354	6,5
Overdrafts	147	171	15,8
Term loans	568	650	14,3
Redeemable preference shares	64	71	10,5
Factoring accounts, trade and other bills and BA's	19	22	11,9
Loans granted/deposits placed under resale agreements	148	143	-3,6
Bank intra-group balances	138	144	4,4
Other	395	438	10,9
Investment and trading positions	255	324	27,2
Derivative financial instruments	312	261	-16,4
Short-term negotiable securities	208	241	15,8
Selected liabilities			
Deposits, current accounts and other creditors	3 116	3 429	10,0
Current	583	654	12,2
Savings	168	195	15,7
Call	548	626	14,3
Fixed and notice	944	987	4,6
Negotiable certificates of deposit	376	379	0,8
Repurchase agreements	95	103	8,2
Other	401	484	20,8
Derivative financial instruments and other trading liabilities	354	289	-18,5
Equity			
Total equity	307	325	5,6
Off-balance sheet items			
Total off-balance sheet activities	1 115	1 144	2,6

	Jan	
	2014 %	2015 %
Profitability²		
Return on equity	14,45	14,93
Return on assets	1,08	1,10
Cost-to-income ratio	53,88	54,24
Net interest income to interest-earning assets	3,76	3,90
Non-interest revenue to total assets	2,50	2,52
Operating expenses to total assets	2,98	3,09
Profit/Loss (12 months) (Rbn)	49,70	56,15
Net interest income (12 months) (Rbn)	114,40	128,94
Non-interest income (12 months) (Rbn)	94,61	102,53
Operating expenses (12 months) (Rbn)	112,63	125,55
Liquidity		
Liquid assets held to liquid-asset requirement	192,18	214,26
Short-term liabilities to total liabilities	54,06	55,27
Ten largest depositors (short-term) to total liabilities	6,96	9,17
Liquidity coverage ratio (%)	-	76,68
Credit risk		
Impaired advances ³ (Rbn)	108,25	106,65
Impaired advances to gross loans and advances	3,59	3,28
Specific credit impairments to impaired advances	45,45	48,87
Specific credit impairments to gross loans and advances	1,63	1,60
Capital adequacy		
Total capital adequacy (%)	14,85	14,53
Tier 1 (T1) capital adequacy (%)	12,02	11,77
Common equity T1 capital adequacy (%)	11,45	11,31
Financial leverage		
Financial leverage multiple (times) ⁴	13,58	13,75

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.