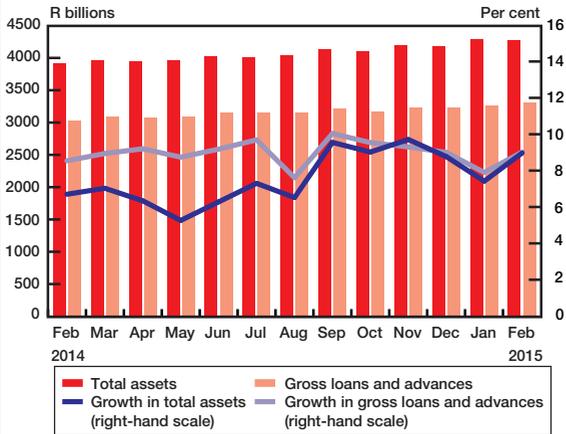
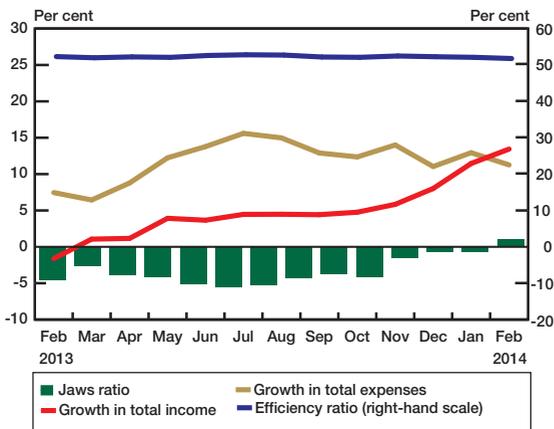


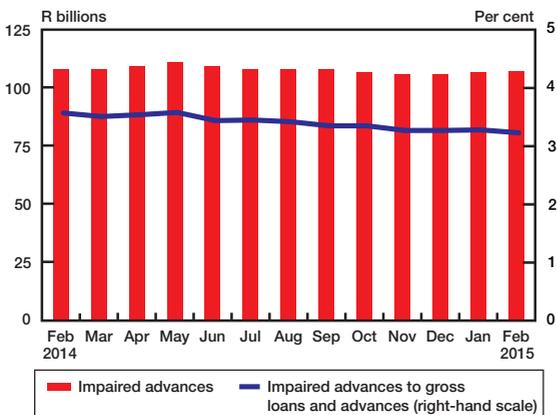
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

February 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

	Feb		
	2014 Rbn ¹	2015 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 922	4 274	9,0
Gross loans and advances	3 030	3 304	9,0
Home loans	854	868	1,7
Commercial mortgages	262	296	12,8
Credit cards	96	106	9,4
Lease and instalment debtors	335	355	6,1
Overdrafts	153	178	15,8
Term loans	561	674	20,1
Redeemable preference shares	68	70	3,3
Factoring accounts, trade and other bills and BA's	19	22	13,4
Loans granted/deposits placed under resale agreements	146	153	4,9
Bank intra-group balances	144	127	-11,9
Other	393	457	16,3
Investment and trading positions	262	322	22,8
Derivative financial instruments	239	216	-9,8
Short-term negotiable securities	208	234	12,3
Selected liabilities			
Deposits, current accounts and other creditors	3 128	3 452	10,3
Current	596	690	15,8
Savings	170	195	14,4
Call	541	595	9,9
Fixed and notice	941	993	5,5
Negotiable certificates of deposit	366	385	5,2
Repurchase agreements	100	97	-3,4
Other	414	498	20,3
Derivative financial instruments and other trading liabilities	276	245	-11,1
Equity			
Total equity	308	327	6,3
Off-balance sheet items			
Total off-balance sheet activities	1 116	1 154	3,4

	Feb	
	2014 %	2015 %
Profitability²		
Return on equity	14,10	15,26
Return on assets	1,06	1,12
Cost-to-income ratio	54,43	53,90
Net interest income to interest-earning assets	3,76	3,89
Non-interest revenue to total assets	2,48	2,55
Operating expenses to total assets	3,00	3,08
Profit/Loss (12 months) (Rbn)	48,76	57,74
Net interest income (12 months) (Rbn)	115,21	129,55
Non-interest income (12 months) (Rbn)	94,09	104,29
Operating expenses (12 months) (Rbn)	113,93	126,03
Liquidity		
Liquid assets held to liquid-asset requirement	189,96	212,24
Short-term liabilities to total liabilities	55,36	56,03
Ten largest depositors (short-term) to total liabilities	8,11	8,98
Liquidity coverage ratio (%)	-	77,75
Credit risk		
Impaired advances ³ (Rbn)	108,18	106,75
Impaired advances to gross loans and advances	3,57	3,23
Specific credit impairments to impaired advances	46,06	48,92
Specific credit impairments to gross loans and advances	1,64	1,58
Capital adequacy		
Total capital adequacy (%)	14,97	14,28
Tier 1 (T1) capital adequacy (%)	12,19	11,57
Common equity T1 capital adequacy (%)	11,62	11,11
Financial leverage		
Financial leverage multiple (times) ⁴	13,32	13,64

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.