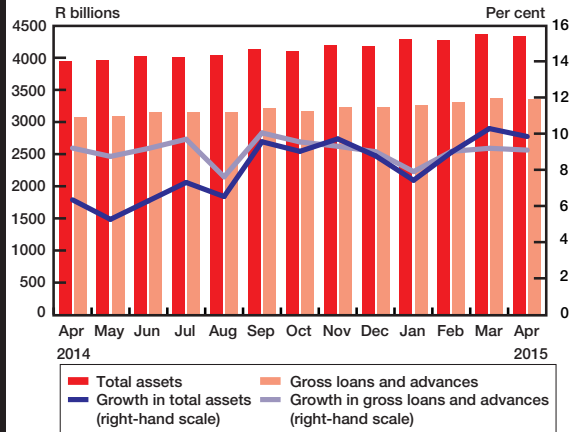
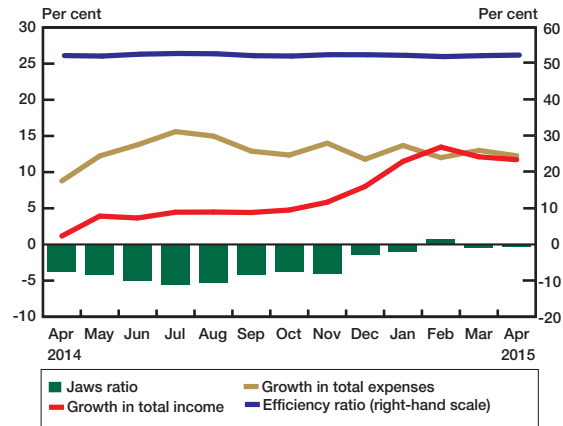


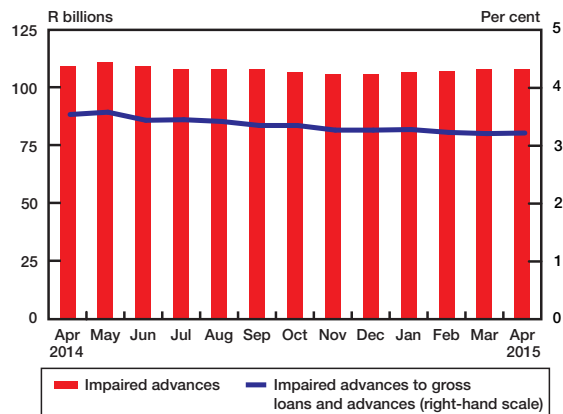
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

April 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	39

	Apr		
	2014 Rbn ¹	2015 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 954	4 343	9,8
Gross loans and advances	3 078	3 358	9,1
Home loans	850	870	2,4
Commercial mortgages	270	303	12,1
Credit cards	98	106	8,7
Lease and instalment debtors	338	358	6,0
Overdrafts	160	176	10,2
Term loans	575	670	16,4
Redeemable preference shares	64	78	22,1
Factoring accounts, trade and other bills and BA's	20	22	9,4
Loans granted/deposits placed under resale agreements	154	176	14,2
Bank intra-group balances	127	123	-3,5
Other	422	476	12,7
Investment and trading positions	277	349	26,0
Derivative financial instruments	211	208	-1,5
Short-term negotiable securities	207	230	11,3
Selected liabilities			
Deposits, current accounts and other creditors	3 201	3 525	10,1
Current	595	680	14,3
Savings	174	200	14,8
Call	594	625	5,4
Fixed and notice	957	1 019	6,5
Negotiable certificates of deposit	370	407	10,0
Repurchase agreements	104	118	14,0
Other	407	476	16,8
Derivative financial instruments and other trading liabilities	240	248	3,2
Equity			
Total equity	304	323	6,4
Off-balance sheet items			
Total off-balance sheet activities	1 097	1 195	9,0

	Apr	
	2014 %	2015 %
Profitability²		
Return on equity	13,82	16,08
Return on assets	1,03	1,17
Cost-to-income ratio	54,35	54,49
Net interest income to interest-earning assets	3,78	3,88
Non-interest revenue to total assets	2,50	2,55
Operating expenses to total assets	3,02	3,10
Profit/Loss (12 months) (Rbn)	47,55	62,35
Net interest income (12 months) (Rbn)	117,52	130,90
Non-interest income (12 months) (Rbn)	96,13	105,95
Operating expenses (12 months) (Rbn)	116,12	129,05
Liquidity		
Liquid assets held to liquid-asset requirement	193,68	212,67
Short-term liabilities to total liabilities	56,41	55,09
Ten largest depositors (short-term) to total liabilities	8,21	8,12
Liquidity coverage ratio (%)	–	80,72
Credit risk		
Impaired advances ³ (Rbn)	108,91	107,95
Impaired advances to gross loans and advances	3,54	3,22
Specific credit impairments to impaired advances	46,88	49,10
Specific credit impairments to gross loans and advances	1,66	1,58
Capital adequacy		
Total capital adequacy (%)	15,09	14,08
Tier 1 (T1) capital adequacy (%)	12,13	11,43
Common equity T1 capital adequacy (%)	11,56	10,99
Financial leverage		
Financial leverage multiple (times) ⁴	13,62	14,10
<p>1. Differences may occur due to rounding.</p> <p>2. All ratios based on income statement information are smoothed i.e. 12 month moving averages.</p> <p>3. Advances in respect of which a specific impairment was raised.</p> <p>4. Formula: Total liabilities and equity divided by total equity attributable to equity holders.</p>		
<p>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.</p>		