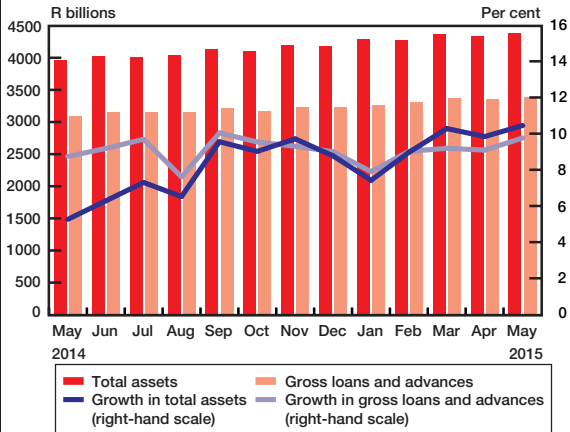
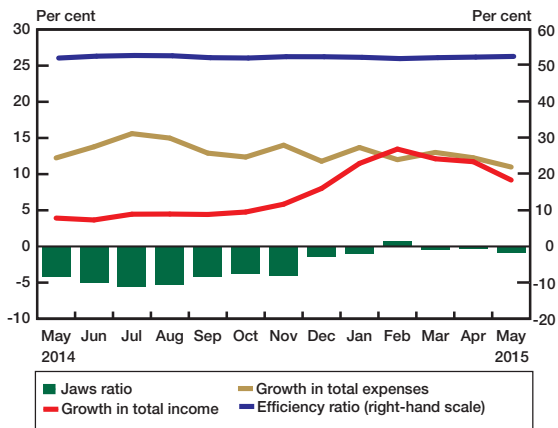


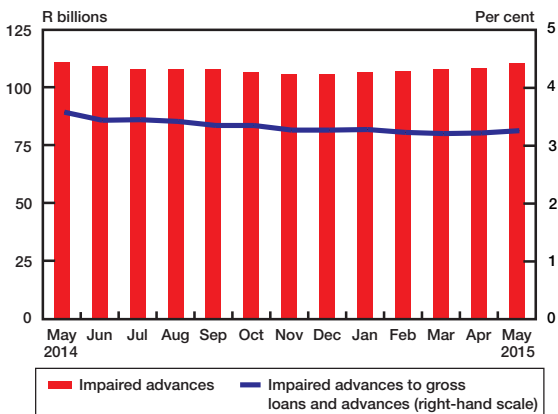
## Total assets and gross loans and advances



## Jaws and efficiency ratios



## Impaired advances



Bank  
Supervision  
Department

Selected  
South African  
banking sector  
trends

May 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

	May		
	2014 Rbn <sup>1</sup>	2015 Rbn <sup>1</sup>	% Growth <sup>1</sup>
<b>Balance sheet items</b>			
<b>Selected assets</b>			
Total assets	3 967	4 381	10,5
Gross loans and advances	3 088	3 390	9,8
Home loans	852	874	2,6
Commercial mortgages	273	305	11,6
Credit cards	99	107	8,4
Lease and instalment debtors	340	360	5,9
Overdrafts	154	168	8,9
Term loans	578	674	16,4
Redeemable preference shares	66	78	18,4
Factoring accounts, trade and other bills and BA's	20	22	10,9
Loans granted/deposits placed under resale agreements	146	177	20,8
Bank intra-group balances	135	135	-0,2
Other	424	490	15,6
Investment and trading positions	285	362	27,1
Derivative financial instruments	203	212	4,4
Short-term negotiable securities	213	225	5,3
<b>Selected liabilities</b>			
Deposits, current accounts and other creditors	3 206	3 558	11,0
Current	598	680	13,8
Savings	176	198	13,0
Call	583	636	9,2
Fixed and notice	976	1 041	6,6
Negotiable certificates of deposit	371	418	12,6
Repurchase agreements	87	105	20,9
Other	416	480	15,3
Derivative financial instruments and other trading liabilities	235	250	6,6
<b>Equity</b>			
Total equity	309	327	5,9
<b>Off-balance sheet items</b>			
Total off-balance sheet activities	1 101	1 217	10,6

	May	
	2014 %	2015 %
<b>Profitability<sup>2</sup></b>		
Return on equity	14,26	15,97
Return on assets	1,06	1,16
Cost-to-income ratio	54,22	54,67
Net interest income to interest-earning assets	3,83	3,87
Non-interest revenue to total assets	2,50	2,51
Operating expenses to total assets	3,04	3,09
Profit/Loss (12 months) (Rbn)	49,59	62,24
Net interest income (12 months) (Rbn)	119,76	131,51
Non-interest income (12 months) (Rbn)	96,39	105,36
Operating expenses (12 months) (Rbn)	117,20	129,49
<b>Liquidity</b>		
Liquid assets held to liquid-asset requirement	201,36	216,35
Short-term liabilities to total liabilities	55,03	54,89
Ten largest depositors (short-term) to total liabilities	7,60	7,60
Liquidity coverage ratio (%)	-	83,29
<b>Credit risk</b>		
Impaired advances <sup>3</sup> (Rbn)	110,64	110,43
Impaired advances to gross loans and advances	3,58	3,26
Specific credit impairments to impaired advances	47,18	47,93
Specific credit impairments to gross loans and advances	1,69	1,56
<b>Capital adequacy</b>		
Total capital adequacy (%)	14,87	14,25
Tier 1 (T1) capital adequacy (%)	12,05	11,54
Common equity T1 capital adequacy (%)	11,49	11,09
<b>Financial leverage</b>		
Financial leverage multiple (times) <sup>4</sup>	13,43	14,08

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.