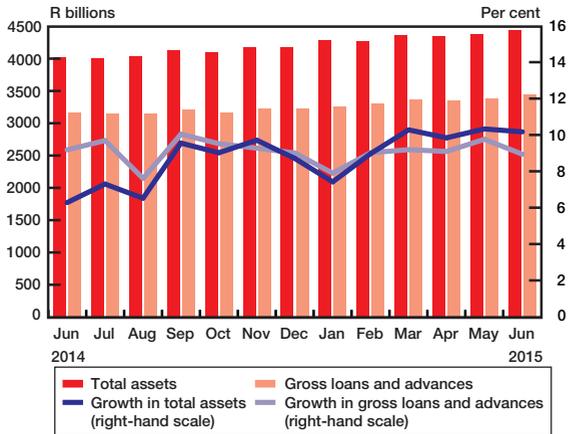
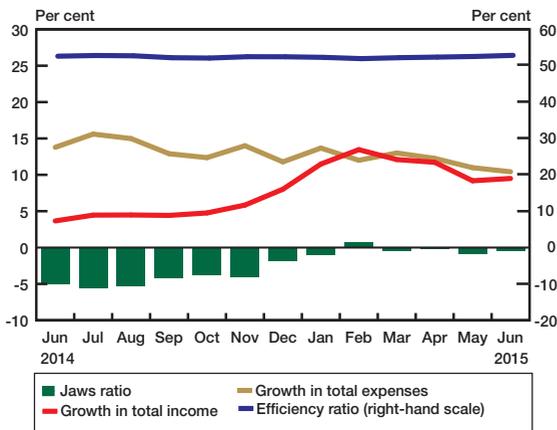


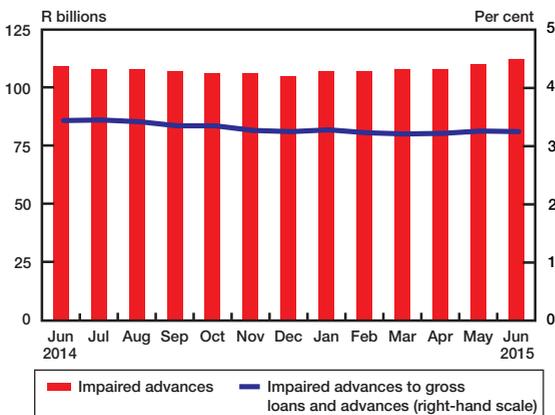
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

June 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

	Jun		
	2014 Rbn ¹	2015 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 025	4 435	10,2
Gross loans and advances	3 159	3 441	8,9
Home loans	854	877	2,7
Commercial mortgages	277	308	11,3
Credit cards	100	107	7,7
Lease and instalment debtors	342	358	4,8
Overdrafts	156	170	8,9
Term loans	601	667	11,1
Redeemable preference shares	69	78	13,5
Factoring accounts, trade and other bills and BA's	22	22	3,9
Loans granted/deposits placed under resale agreements	151	197	30,4
Bank intra-group balances	133	113	-14,6
Other	455	543	19,2
Investment and trading positions	292	369	26,7
Derivative financial instruments	193	189	-2,3
Short-term negotiable securities	214	229	6,9
Selected liabilities			
Deposits, current accounts and other creditors	3 265	3 610	10,6
Current	647	715	10,4
Savings	178	201	13,4
Call	586	630	7,6
Fixed and notice	965	1 028	6,5
Negotiable certificates of deposit	366	411	12,3
Repurchase agreements	83	118	41,7
Other	439	507	15,4
Derivative financial instruments and other trading liabilities	225	239	6,4
Equity			
Total equity	311	332	6,6
Off-balance sheet items			
Total off-balance sheet activities	1 114	1 217	9,3

	Jun	
	2014 %	2015 %
Profitability²		
Return on equity	13,76	16,34
Return on assets	1,02	1,19
Cost-to-income ratio	54,74	54,97
Net interest income to interest-earning assets	3,85	3,85
Non-interest revenue to total assets	2,48	2,52
Operating expenses to total assets	3,07	3,10
Profit/Loss (12 months) (Rbn)	48,61	63,54
Net interest income (12 months) (Rbn)	121,10	131,89
Non-interest income (12 months) (Rbn)	96,03	106,41
Operating expenses (12 months) (Rbn)	118,86	131,00
Liquidity		
Liquid assets held to liquid-asset requirement	198,91	220,39
Short-term liabilities to total liabilities	56,18	56,12
Ten largest depositors (short-term) to total liabilities	9,42	8,45
Liquidity coverage ratio (%)	-	87,14
Credit risk		
Impaired advances ³ (Rbn)	108,61	112,01
Impaired advances to gross loans and advances	3,44	3,25
Specific credit impairments to impaired advances	46,15	46,48
Specific credit impairments to gross loans and advances	1,59	1,51
Capital adequacy		
Total capital adequacy (%)	14,79	14,35
Tier 1 (T1) capital adequacy (%)	11,92	11,56
Common equity T1 capital adequacy (%)	11,37	11,12
Financial leverage		
Financial leverage multiple (times) ⁴	13,51	14,05

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.