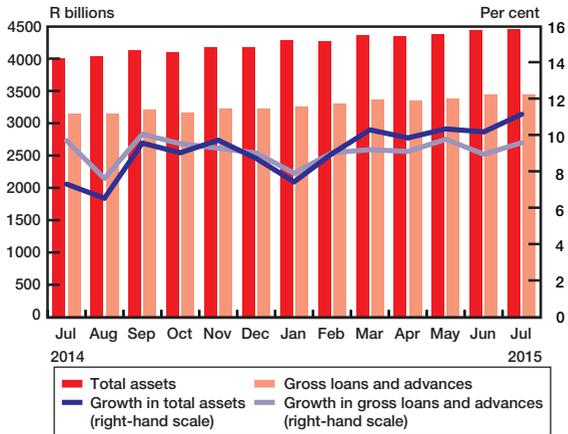
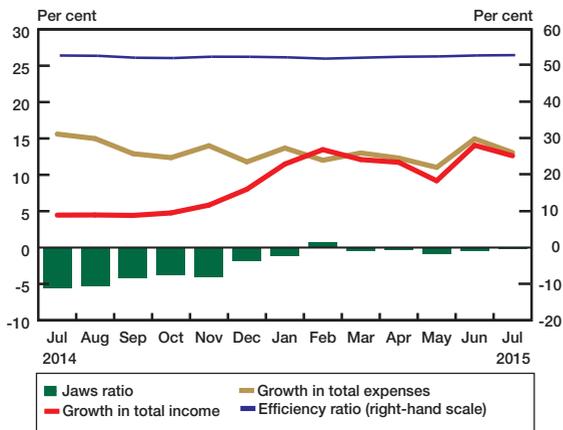


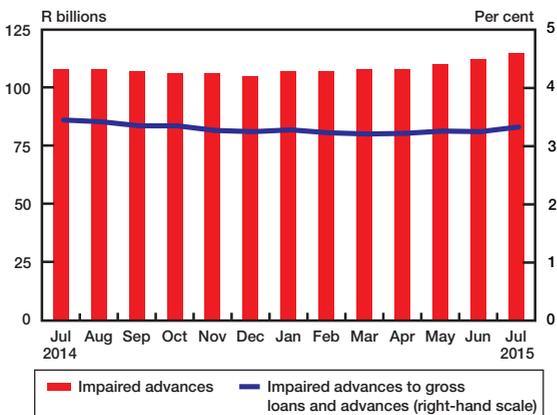
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

July 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

	Jul		
	2014 Rbn ¹	2015 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 012	4 459	11,1
Gross loans and advances	3 146	3 447	9,6
Home loans	856	879	2,7
Commercial mortgages	278	312	11,9
Credit cards	100	107	6,8
Lease and instalment debtors	344	359	4,5
Overdrafts	151	162	7,2
Term loans	632	681	7,9
Redeemable preference shares	69	83	20,0
Factoring accounts, trade and other bills and BA's	21	21	-1,4
Loans granted/deposits placed under resale agreements	142	179	26,4
Bank intra-group balances	139	144	3,9
Other	413	518	25,6
Investment and trading positions	294	375	27,4
Derivative financial instruments	192	198	3,2
Short-term negotiable securities	213	227	6,7
Selected liabilities			
Deposits, current accounts and other creditors	3 258	3 617	11,0
Current	615	689	11,9
Savings	182	208	13,9
Call	594	658	10,8
Fixed and notice	984	1 047	6,5
Negotiable certificates of deposit	365	408	11,5
Repurchase agreements	95	111	17,3
Other	423	497	17,4
Derivative financial instruments and other trading liabilities	221	253	14,6
Equity			
Total equity	310	334	7,6
Off-balance sheet items			
Total off-balance sheet activities	1 102	1 223	11,0

	Jul	
	2014 %	2015 %
Profitability²		
Return on equity	13,04	17,52
Return on assets	0,97	1,27
Cost-to-income ratio	54,93	55,04
Net interest income to interest-earning assets	3,85	3,92
Non-interest revenue to total assets	2,48	2,54
Operating expenses to total assets	3,08	3,15
Profit/Loss (12 months) (Rbn)	45,75	69,12
Net interest income (12 months) (Rbn)	122,02	135,31
Non-interest income (12 months) (Rbn)	96,92	108,37
Operating expenses (12 months) (Rbn)	120,25	134,12
Liquidity		
Liquid assets held to liquid-asset requirement	201,74	218,57
Short-term liabilities to total liabilities	55,61	55,15
Ten largest depositors (short-term) to total liabilities	8,02	7,83
Liquidity coverage ratio (%)	-	88,49
Credit risk		
Impaired advances ³ (Rbn)	108,49	114,76
Impaired advances to gross loans and advances	3,45	3,33
Specific credit impairments to impaired advances	48,33	45,23
Specific credit impairments to gross loans and advances	1,67	1,51
Capital adequacy		
Total capital adequacy (%)	14,53	14,35
Tier 1 (T1) capital adequacy (%)	11,69	11,51
Common equity T1 capital adequacy (%)	11,14	11,08
Financial leverage		
Financial leverage multiple (times) ⁴	13,52	14,03

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.