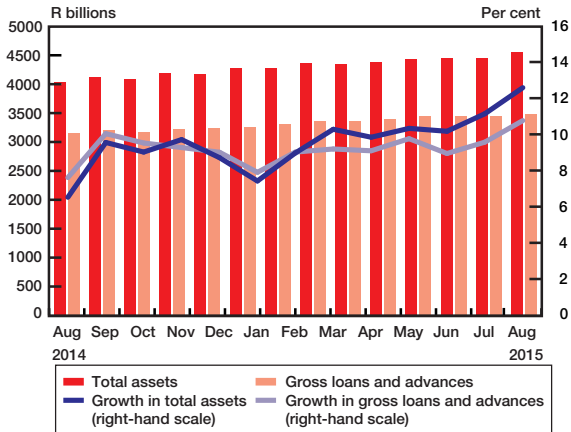
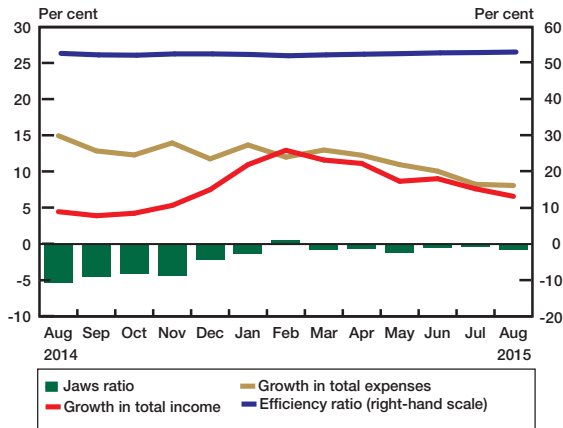


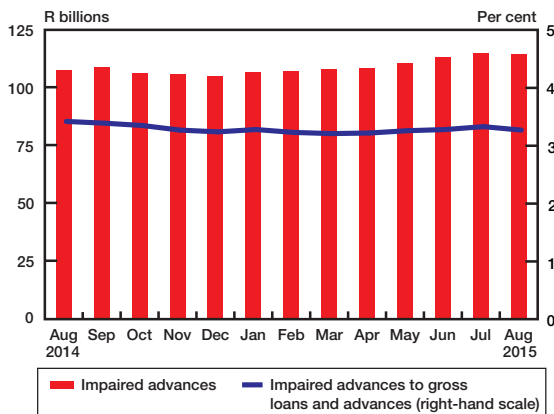
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

August 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

	Aug		
	2014 Rbn ¹	2015 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 041	4 550	12,6
Gross loans and advances	3 149	3 488	10,8
Home loans	858	882	2,9
Commercial mortgages	280	316	12,9
Credit cards	101	107	5,9
Lease and instalment debtors	345	360	4,1
Overdrafts	155	168	8,4
Term loans	638	684	7,2
Redeemable preference shares	69	83	20,3
Factoring accounts, trade and other bills and BA's	22	22	-0,4
Loans granted/deposits placed under resale agreements	139	206	48,0
Bank intra-group balances	131	138	6,0
Other	411	521	26,9
Investment and trading positions	306	372	21,7
Derivative financial instruments	187	238	27,5
Short-term negotiable securities	218	225	3,3
Selected liabilities			
Deposits, current accounts and other creditors	3 272	3 657	11,8
Current	623	699	12,3
Savings	185	208	12,0
Call	617	650	5,5
Fixed and notice	978	1 068	9,2
Negotiable certificates of deposit	354	411	16,1
Repurchase agreements	94	133	41,5
Other	421	489	16,0
Derivative financial instruments and other trading liabilities	218	299	36,8
Equity			
Total equity	310	337	8,8
Off-balance sheet items			
Total off-balance sheet activities	1 101	1 218	10,6

	Aug	
	2014 %	2015 %
Profitability²		
Return on equity	13,43	16,48
Return on assets	1,00	1,19
Cost-to-income ratio	54,85	55,23
Net interest income to interest-earning assets	3,87	3,82
Non-interest revenue to total assets	2,48	2,46
Operating expenses to total assets	3,09	3,07
Profit/Loss (12 months) (Rbn)	51,54	70,74
Net interest income (12 months) (Rbn)	123,24	132,97
Non-interest income (12 months) (Rbn)	97,41	105,99
Operating expenses (12 months) (Rbn)	212,03	131,99
Liquidity		
Liquid assets held to liquid-asset requirement	202,10	216,95
Short-term liabilities to total liabilities	56,53	55,72
Ten largest depositors (short-term) to total liabilities	9,01	8,17
Liquidity coverage ratio (%)	-	88,25
Credit risk		
Impaired advances ³ (Rbn)	107,57	114,10
Impaired advances to gross loans and advances	3,42	3,27
Specific credit impairments to impaired advances	49,36	46,37
Specific credit impairments to gross loans and advances	1,69	1,52
Capital adequacy		
Total capital adequacy (%)	14,63	14,20
Tier 1 (T1) capital adequacy (%)	11,77	11,40
Common equity T1 capital adequacy (%)	11,22	10,97
Financial leverage		
Financial leverage multiple (times) ⁴	13,59	14,16

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.