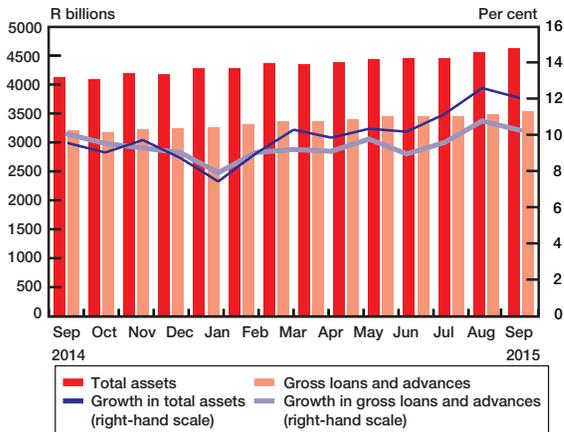
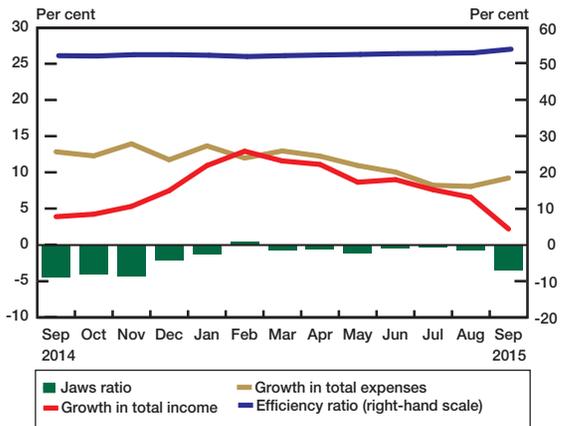


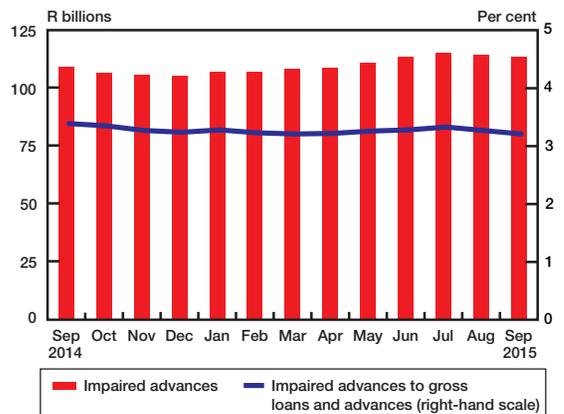
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

September 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

	Sep		
	2014 Rbn ¹	2015 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 121	4 617	12,0
Gross loans and advances	3 208	3 537	10,3
Home loans	860	885	2,9
Commercial mortgages	282	325	15,1
Credit cards	102	108	5,7
Lease and instalment debtors	347	361	3,8
Overdrafts	162	171	5,6
Term loans	646	699	8,2
Redeemable preference shares	72	83	14,1
Factoring accounts, trade and other bills and BA's	22	24	11,7
Loans granted/deposits placed under resale agreements	142	214	50,8
Bank intra-group balances	143	132	-8,0
Other	430	537	24,9
Investment and trading positions	291	374	28,3
Derivative financial instruments	210	259	23,5
Short-term negotiable securities	230	223	-2,8
Selected liabilities			
Deposits, current accounts and other creditors	3 333	3 704	11,1
Current	648	709	9,4
Savings	190	208	10,0
Call	621	652	5,0
Fixed and notice	988	1 072	8,6
Negotiable certificates of deposit	359	409	14,1
Repurchase agreements	93	140	50,9
Other	435	513	17,9
Derivative financial instruments and other trading liabilities	246	325	32,2
Equity			
Total equity	308	334	8,5
Off-balance sheet items			
Total off-balance sheet activities	1 115	1 240	11,2

	Sep	
	2014 %	2015 %
Profitability²		
Return on equity	13,59	16,06
Return on assets	1,01	1,15
Cost-to-income ratio	54,44	56,24
Net interest income to interest-earning assets	3,87	3,80
Non-interest revenue to total assets	2,52	2,39
Operating expenses to total assets	3,08	3,07
Profit/Loss (12 months) (Rbn)	55,77	66,33
Net interest income (12 months) (Rbn)	124,16	133,22
Non-interest income (12 months) (Rbn)	99,37	103,98
Operating expenses (12 months) (Rbn)	121,69	133,40
Liquidity		
Liquid assets held to liquid-asset requirement	198,22	209,11
Short-term liabilities to total liabilities	56,71	55,80
Ten largest depositors (short-term) to total liabilities	9,13	8,11
Liquidity coverage ratio (%)	-	84,22
Credit risk		
Impaired advances ³ (Rbn)	108,90	113,40
Impaired advances to gross loans and advances	3,39	3,21
Specific credit impairments to impaired advances	49,99	46,32
Specific credit impairments to gross loans and advances	1,70	1,49
Capital adequacy		
Total capital adequacy (%)	14,25	14,30
Tier 1 (T1) capital adequacy (%)	11,56	11,48
Common equity T1 capital adequacy (%)	11,02	11,05
Financial leverage		
Financial leverage multiple (times) ⁴	13,92	14,47

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.