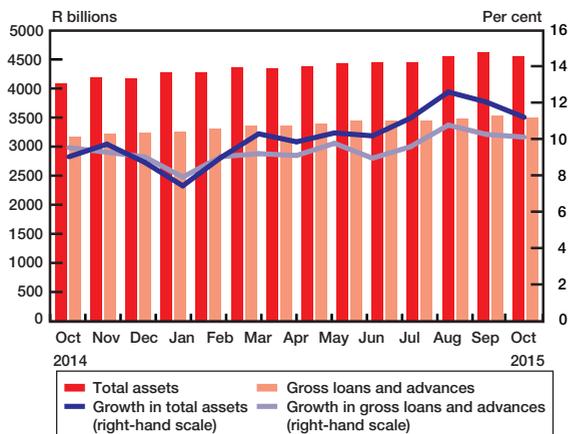
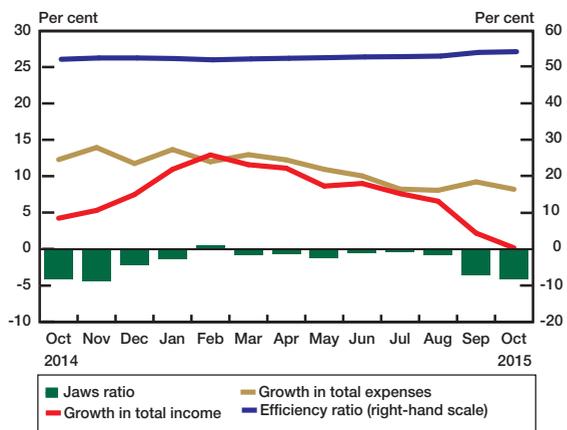


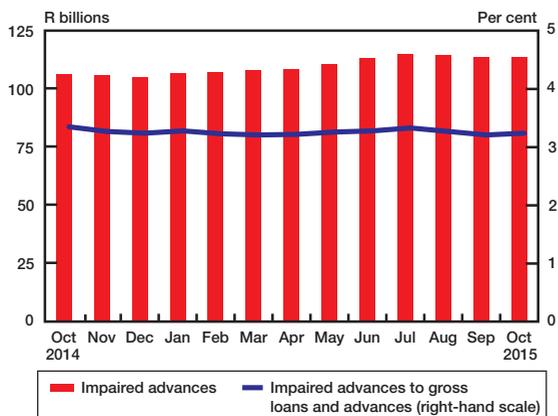
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

October 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

	Oct		
	2014 Rbn ¹	2015 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 096	4 554	11,2
Gross loans and advances	3 172	3 493	10,1
Home loans	861	888	3,1
Commercial mortgages	287	327	13,9
Credit cards	103	108	5,1
Lease and instalment debtors	350	363	3,7
Overdrafts	153	173	12,6
Term loans	630	696	10,4
Redeemable preference shares	75	84	11,2
Factoring accounts, trade and other bills and BA's	23	25	8,8
Loans granted/deposits placed under resale agreements	149	196	31,5
Bank intra-group balances	126	144	14,6
Other	415	490	18,0
Investment and trading positions	307	387	26,1
Derivative financial instruments	201	232	15,7
Short-term negotiable securities	234	219	-6,5
Selected liabilities			
Deposits, current accounts and other creditors	3 321	3 662	10,3
Current	642	712	10,8
Savings	192	210	9,2
Call	589	658	11,8
Fixed and notice	998	1 063	6,4
Negotiable certificates of deposit	372	401	7,8
Repurchase agreements	101	122	20,7
Other	426	497	16,6
Derivative financial instruments and other trading liabilities	233	298	28,1
Equity			
Total equity	312	335	7,5
Off-balance sheet items			
Total off-balance sheet activities	1 136	1 294	13,9

	Oct	
	2014 %	2015 %
Profitability²		
Return on equity	13,85	15,97
Return on assets	1,02	1,15
Cost-to-income ratio	54,35	56,44
Net interest income to interest-earning assets	3,87	3,78
Non-interest revenue to total assets	2,52	2,36
Operating expenses to total assets	3,08	3,05
Profit/Loss (12 months) (Rbn)	56,58	66,69
Net interest income (12 months) (Rbn)	125,30	133,59
Non-interest income (12 months) (Rbn)	100,32	103,52
Operating expenses (12 months) (Rbn)	122,63	133,81
Liquidity		
Liquid assets held to liquid-asset requirement	208,60	214,31
Short-term liabilities to total liabilities	55,66	55,66
Ten largest depositors (short-term) to total liabilities	9,01	9,13
Liquidity coverage ratio (%)	-	84,61
Credit risk		
Impaired advances ³ (Rbn)	106,22	113,32
Impaired advances to gross loans and advances	3,35	3,24
Specific credit impairments to impaired advances	49,67	48,13
Specific credit impairments to gross loans and advances	1,66	1,56
Capital adequacy		
Total capital adequacy (%)	14,28	14,40
Tier 1 (T1) capital adequacy (%)	11,62	11,54
Common equity T1 capital adequacy (%)	11,07	11,11
Financial leverage		
Financial leverage multiple (times) ⁴	13,71	14,21

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.