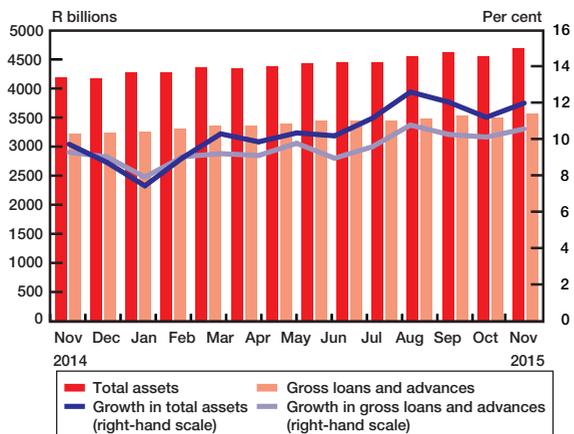
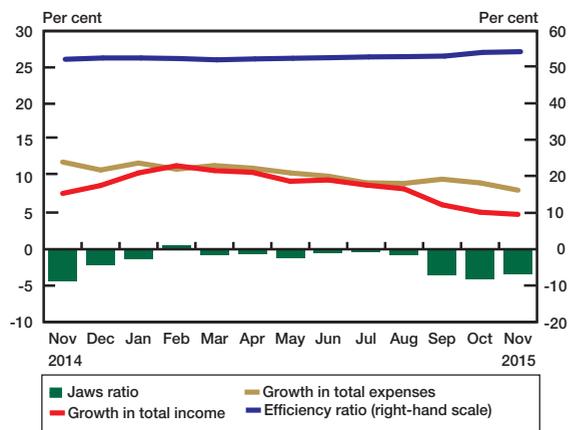


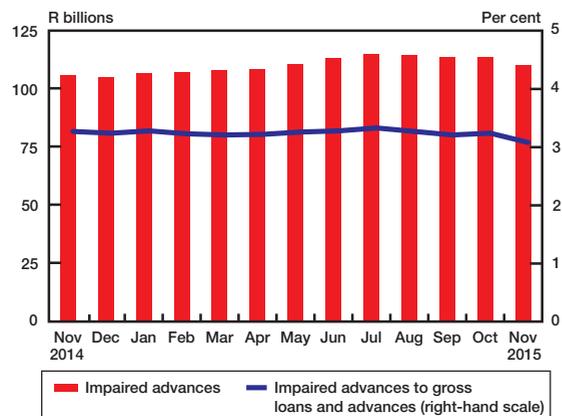
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

November 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

	Nov		
	2014 Rbn ¹	2015 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 185	4 686	12,0
Gross loans and advances	3 232	3 573	10,6
Home loans	861	892	3,6
Commercial mortgages	291	333	14,5
Credit cards	104	108	4,3
Lease and instalment debtors	352	365	3,7
Overdrafts	163	185	13,2
Term loans	645	721	11,7
Redeemable preference shares	74	88	18,3
Factoring accounts, trade and other bills and BA's	24	25	2,4
Loans granted/deposits placed under resale agreements	143	189	32,0
Bank intra-group balances	142	168	18,6
Other	432	499	15,5
Investment and trading positions	308	386	25,4
Derivative financial instruments	211	255	20,7
Short-term negotiable securities	232	220	-5,4
Selected liabilities			
Deposits, current accounts and other creditors	3 394	3 755	10,6
Current	672	744	10,7
Savings	196	215	9,7
Call	618	688	11,3
Fixed and notice	979	1 060	8,3
Negotiable certificates of deposit	363	389	7,3
Repurchase agreements	109	119	9,6
Other	458	540	18,0
Derivative financial instruments and other trading liabilities	239	325	35,9
Equity			
Total equity	315	337	7,0
Off-balance sheet items			
Total off-balance sheet activities	1 134	1 311	15,7

	Nov	
	2014 %	2015 %
Profitability²		
Return on equity	13,74	16,04
Return on assets	1,01	1,15
Cost-to-income ratio	54,71	56,45
Net interest income to interest-earning assets	3,87	3,77
Non-interest revenue to total assets	2,51	2,34
Operating expenses to total assets	3,10	3,03
Profit/Loss (12 months) (Rbn)	56,42	67,73
Net interest income (12 months) (Rbn)	126,11	134,23
Non-interest income (12 months) (Rbn)	100,71	103,46
Operating expenses (12 months) (Rbn)	124,11	134,18
Liquidity		
Liquid assets held to liquid-asset requirement	210,20	210,47
Short-term liabilities to total liabilities	56,18	55,70
Ten largest depositors (short-term) to total liabilities	9,08	8,29
Liquidity coverage ratio (%)	-	86,14
Credit risk		
Impaired advances ³ (Rbn)	105,61	110,07
Impaired advances to gross loans and advances	3,27	3,08
Specific credit impairments to impaired advances	49,02	48,84
Specific credit impairments to gross loans and advances	1,60	1,50
Capital adequacy		
Total capital adequacy (%)	14,39	14,19
Tier 1 (T1) capital adequacy (%)	11,71	11,40
Common equity T1 capital adequacy (%)	11,17	10,98
Financial leverage		
Financial leverage multiple (times) ⁴	13,88	14,51

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.