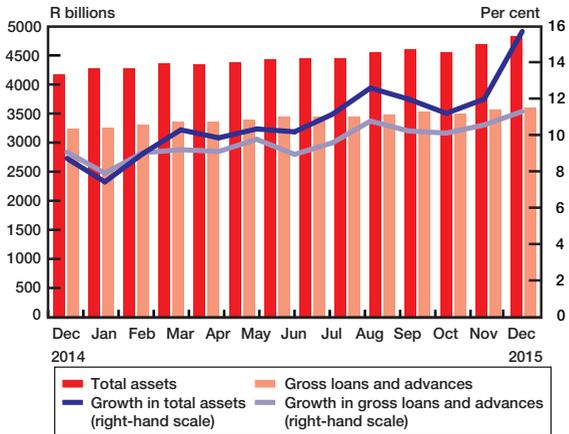
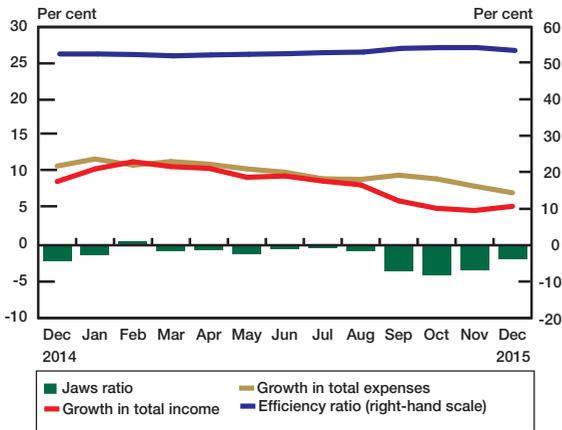


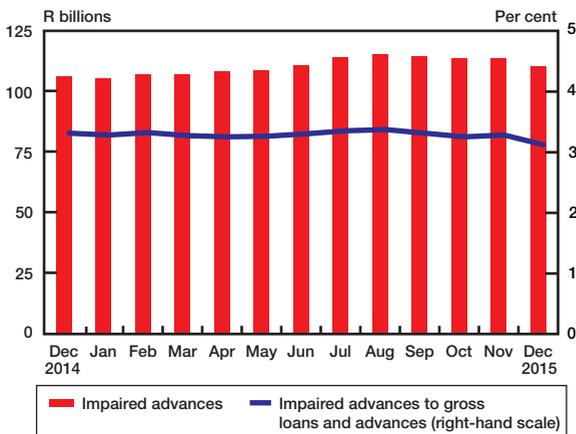
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

December 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	15
Foreign banks with approved local representative offices	40

	Dec		
	2014 Rbn ¹	2015 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 176	4 834	15,8
Gross loans and advances	3 236	3 601	11,3
Home loans	862	893	3,7
Commercial mortgages	293	332	13,4
Credit cards	104	108	3,9
Lease and instalment debtors	354	366	3,4
Overdrafts	161	169	5,5
Term loans	650	735	13,1
Redeemable preference shares	70	89	27,4
Factoring accounts, trade and other bills and BA's	23	24	4,2
Loans granted/deposits placed under resale agreements	147	186	26,8
Bank intra-group balances	132	165	25,0
Other	441	533	20,9
Investment and trading positions	306	391	27,9
Derivative financial instruments	206	389	89,2
Short-term negotiable securities	234	226	-3,4
Selected liabilities			
Deposits, current accounts and other creditors	3 403	3 777	11,0
Current	681	742	9,0
Savings	197	216	9,8
Call	608	695	14,2
Fixed and notice	979	1 052	7,4
Negotiable certificates of deposit	349	380	9,0
Repurchase agreements	112	118	5,2
Other	477	575	20,6
Derivative financial instruments and other trading liabilities	239	469	96,5
Equity			
Total equity	318	342	7,4
Off-balance sheet items			
Total off-balance sheet activities	1 150	1 326	15,3

	Dec	
	2014 %	2015 %
Profitability²		
Return on equity	13,86	16,83
Return on assets	1,02	1,20
Cost-to-income ratio	54,71	55,67
Net interest income to interest-earning assets	3,90	3,76
Non-interest revenue to total assets	2,48	2,34
Operating expenses to total assets	3,09	2,98
Profit/Loss (12 months) (Rbn)	57,17	69,23
Net interest income (12 months) (Rbn)	127,83	135,12
Non-interest income (12 months) (Rbn)	100,13	105,04
Operating expenses (12 months) (Rbn)	124,71	133,69
Liquidity		
Liquid assets held to liquid-asset requirement	213,61	215,47
Short-term liabilities to total liabilities	57,04	54,78
Ten largest depositors (short-term) to total liabilities	10,08	8,96
Liquidity coverage ratio (%)	-	84,49
Credit risk		
Impaired advances ³ (Rbn)	104,99	112,38
Impaired advances to gross loans and advances	3,24	3,12
Specific credit impairments to impaired advances	49,09	47,80
Specific credit impairments to gross loans and advances	1,59	1,49
Capital adequacy		
Total capital adequacy (%)	14,76	14,07
Tier 1 (T1) capital adequacy (%)	11,94	11,32
Common equity T1 capital adequacy (%)	11,40	10,91
Financial leverage		
Financial leverage multiple (times) ⁴	13,69	14,80

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.