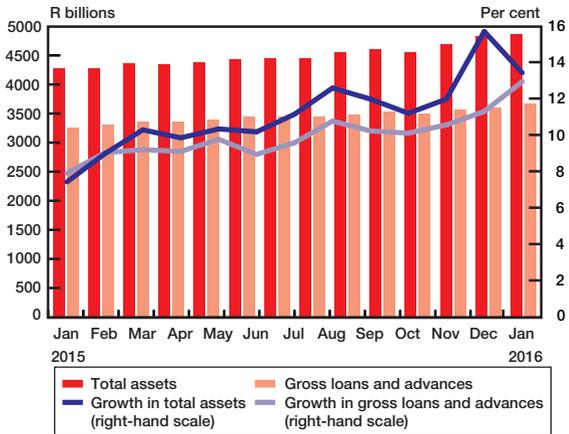
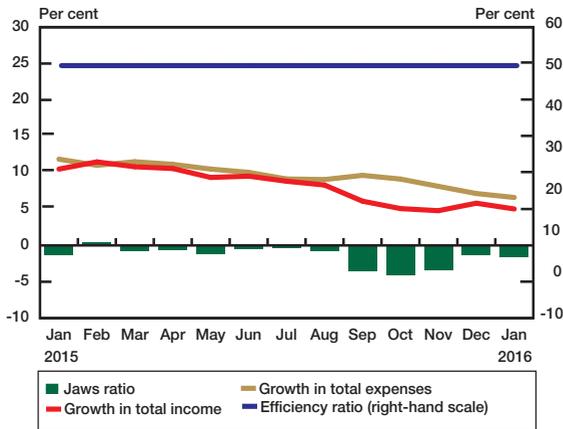


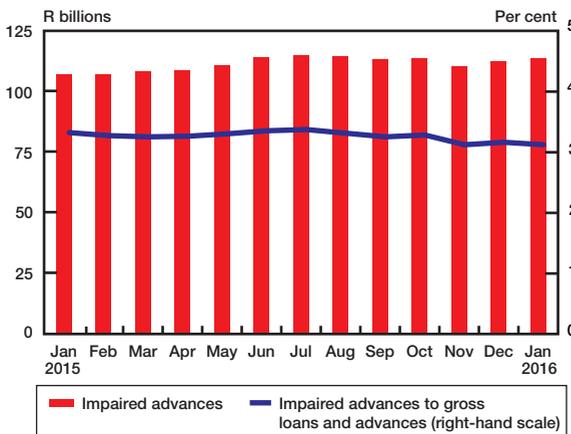
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

January 2016



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	39

	Jan		
	2015 Rbn ¹	2016 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 286	4 861	13,4
Gross loans and advances	3 254	3 674	12,9
Home loans	863	895	3,7
Commercial mortgages	294	333	13,3
Credit cards	105	109	4,0
Lease and instalment debtors	354	367	3,5
Overdrafts	171	178	4,5
Term loans	650	793	22,1
Redeemable preference shares	71	93	30,9
Factoring accounts, trade and other bills and BA's	22	23	4,0
Loans granted/deposits placed under resale agreements	143	193	35,1
Bank intra-group balances	144	162	12,9
Other	438	528	20,6
Investment and trading positions	324	395	21,7
Derivative financial instruments	261	337	29,0
Short-term negotiable securities	241	224	-7,0
Selected liabilities			
Deposits, current accounts and other creditors	3 429	3 842	12,1
Current	654	731	11,8
Savings	195	212	9,1
Call	626	709	13,2
Fixed and notice	987	1 068	8,1
Negotiable certificates of deposit	379	384	1,2
Repurchase agreements	103	127	23,4
Other	484	612	26,3
Derivative financial instruments and other trading liabilities	289	420	45,4
Equity			
Total equity	325	348	7,0
Off-balance sheet items			
Total off-balance sheet activities	1 144	1 340	17,1

	%	Jan	
		2015	2016
Profitability²			
Return on equity		14,32	16,32
Return on assets		1,05	1,15
Cost-to-income ratio		54,55	55,37
Net interest income to interest-earning assets		3,90	3,76
Non-interest revenue to total assets		2,51	2,35
Operating expenses to total assets		3,10	2,96
Profit/Loss (12 months) (Rbn)		59,18	67,59
Net interest income (12 months) (Rbn)		128,90	136,18
Non-interest income (12 months) (Rbn)		102,04	106,32
Operating expenses (12 months) (Rbn)		125,97	134,27
Liquidity			
Liquid assets held to liquid-asset requirement		214,36	215,75
Short-term liabilities to total liabilities		55,27	56,70
Ten largest depositors (short-term) to total liabilities		9,14	9,04
Liquidity coverage ratio (%)		75,93	83,21
Credit risk			
Impaired advances ³ (Rbn)		106,65	113,35
Impaired advances to gross loans and advances		3,28	3,08
Specific credit impairments to impaired advances		48,88	47,81
Specific credit impairments to gross loans and advances		1,60	1,48
Capital adequacy			
Total capital adequacy (%)		14,53	13,90
Tier 1 (T1) capital adequacy (%)		11,77	11,33
Common equity T1 capital adequacy (%)		11,31	10,97
Financial leverage			
Financial leverage multiple (times) ⁴		13,75	14,54

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.