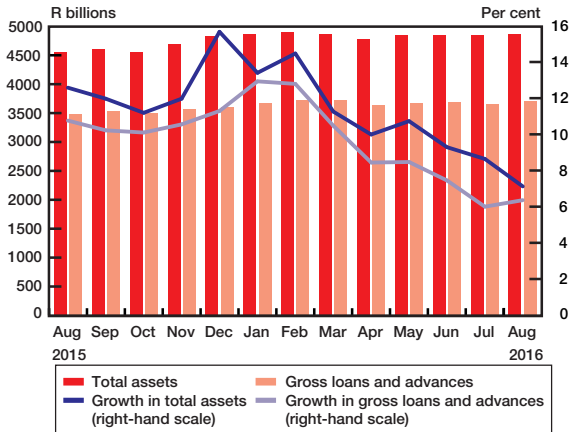
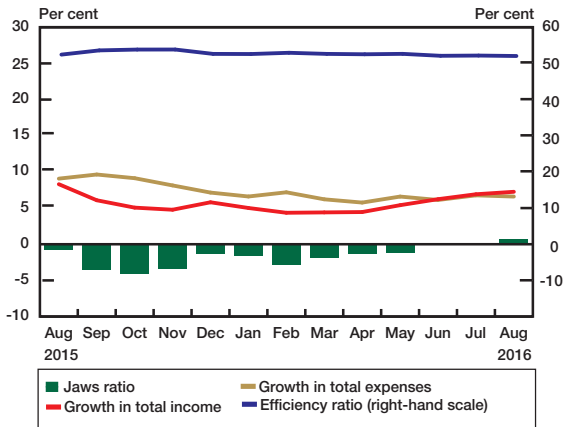


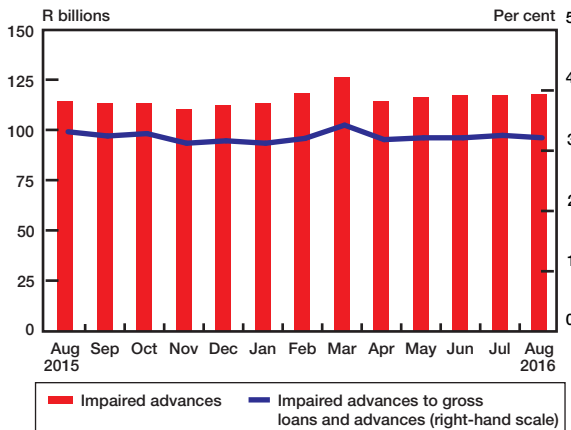
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

August 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

	Aug		
	2015 Rbn ¹	2016 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 550	4 874	7,1
Gross loans and advances	3 488	3 710	6,4
Home loans	882	913	3,4
Commercial mortgages	316	351	11,0
Credit cards	107	107	0,1
Lease and instalment debtors	360	363	0,9
Overdrafts	168	180	7,4
Term loans	684	751	9,8
Redeemable preference shares	83	100	20,2
Factoring accounts, trade and other bills and BA's	22	23	5,7
Loans granted/deposits placed under resale agreements	206	229	11,4
Bank intra-group balances	138	158	14,2
Other	521	534	2,5
Investment and trading positions	372	423	13,6
Derivative financial instruments	238	237	-0,6
Short-term negotiable securities	225	240	6,3
Selected liabilities			
Deposits, current accounts and other creditors	3 657	3 890	6,4
Current	699	739	5,7
Savings	208	220	5,8
Call	650	672	3,3
Fixed and notice	1 068	1 131	5,9
Negotiable certificates of deposit	411	445	8,2
Repurchase agreements	133	144	8,7
Other	489	540	10,5
Derivative financial instruments and other trading liabilities	299	320	7,0
Equity			
Total equity	337	387	14,8
Off-balance sheet items			
Total off-balance sheet activities	1 218	1 271	4,4

	Aug	
	2015 %	2016 %
Profitability²		
Return on equity	16,47	17,14
Return on assets	1,19	1,23
Cost-to-income ratio	55,24	54,90
Net interest income to interest-earning assets	3,82	3,86
Non-interest revenue to total assets	2,46	2,29
Operating expenses to total assets	3,07	2,94
Profit/Loss (12 months) (Rbn)	70,72	72,60
Net interest income (12 months) (Rbn)	132,97	146,39
Non-interest income (12 months) (Rbn)	105,99	109,87
Operating expenses (12 months) (Rbn)	132,00	140,70
Liquidity		
Liquid assets held to liquid-asset requirement	216,95	224,99
Short-term liabilities to total liabilities	55,72	55,23
Ten largest depositors to total funding	17,24	15,67
Liquidity coverage ratio (%)	88,25	100,57
Credit risk		
Impaired advances ³ (Rbn)	114,10	117,63
Impaired advances to gross loans and advances	3,27	3,17
Specific credit impairments to impaired advances	46,37	39,07
Specific credit impairments to gross loans and advances	1,52	1,24
Capital adequacy		
Total capital adequacy (%)	14,22	15,43
Tier 1 (T1) capital adequacy (%)	11,41	12,60
Common equity T1 capital adequacy (%)	10,98	12,18
Financial leverage		
Financial leverage multiple (times) ⁴	14,16	13,20

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.