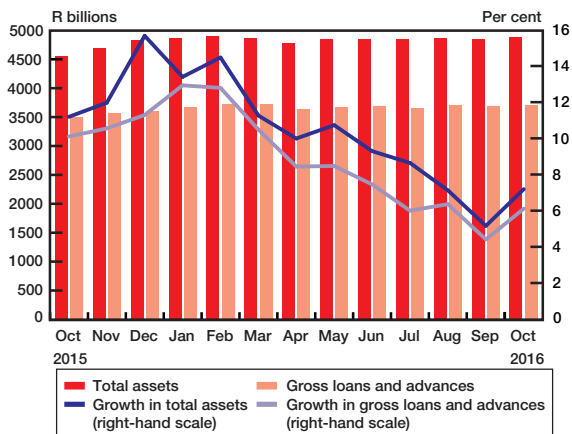
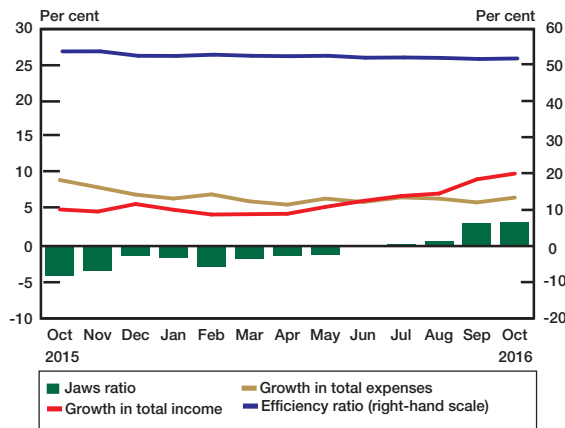


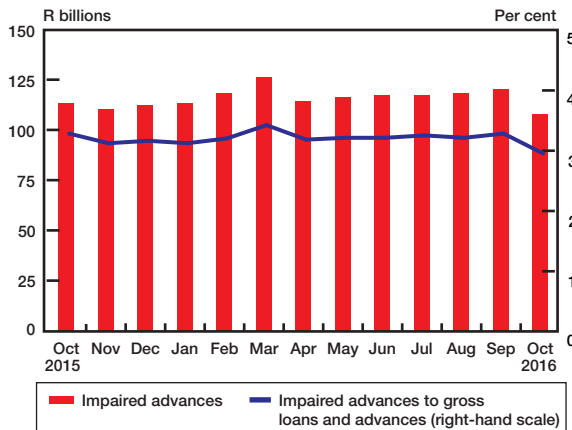
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

October 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

	2015 Rbn ¹	Oct 2016 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 554	4 881	7,2
Gross loans and advances	3 493	3 706	6,1
Home loans	888	917	3,3
Commercial mortgages	327	270	-17,5
Credit cards	108	106	-1,8
Lease and instalment debtors	363	366	0,8
Overdrafts	173	182	5,2
Term loans	696	745	7,1
Redeemable preference shares	84	99	19,1
Factoring accounts, trade and other bills and BA's	25	23	-7,0
Loans granted/deposits placed under resale agreements	196	214	9,1
Bank intra-group balances	144	153	6,5
Other	490	631	28,8
Investment and trading positions	387	430	10,9
Derivative financial instruments	232	241	3,9
Short-term negotiable securities	219	246	12,4
Selected liabilities			
Deposits, current accounts and other creditors	3 662	3 886	6,1
Current	712	774	8,8
Savings	210	224	6,7
Call	658	683	3,8
Fixed and notice	1 063	1 120	5,4
Negotiable certificates of deposit	401	478	19,0
Repurchase agreements	122	113	-7,4
Other	497	495	-0,4
Derivative financial instruments and other trading liabilities	298	313	5,1
Equity			
Total equity	335	385	14,8
Off-balance sheet items			
Total off-balance sheet activities	1 294	1 276	-1,4

	Oct	
	2015 %	2016 %
Profitability²		
Return on equity	15,20	17,92
Return on assets	1,09	1,31
Cost-to-income ratio	56,46	54,75
Net interest income to interest-earning assets	3,78	3,89
Non-interest revenue to total assets	2,36	2,31
Operating expenses to total assets	3,05	2,95
Profit/Loss (12 months) (Rbn)	63,95	77,58
Net interest income (12 months) (Rbn)	133,54	149,10
Non-interest income (12 months) (Rbn)	103,51	111,69
Operating expenses (12 months) (Rbn)	133,83	142,79
Liquidity		
Liquid assets held to liquid-asset requirement	214,32	220,33
Short-term liabilities to total liabilities	55,66	55,22
Ten largest depositors to total funding	16,61	16,28
Liquidity coverage ratio (%)	84,61	107,40
Credit risk		
Impaired advances ³ (Rbn)	113,32	107,95
Impaired advances to gross loans and advances	3,24	2,91
Specific credit impairments to impaired advances	48,13	42,94
Specific credit impairments to gross loans and advances	1,56	1,25
Capital adequacy		
Total capital adequacy (%)	14,40	15,46
Tier 1 (T1) capital adequacy (%)	11,54	12,53
Common equity T1 capital adequacy (%)	11,11	12,12
Financial leverage		
Financial leverage multiple (times) ⁴	14,21	13,27

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.