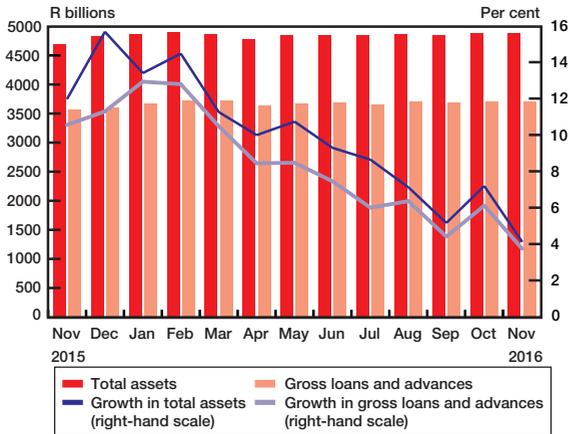
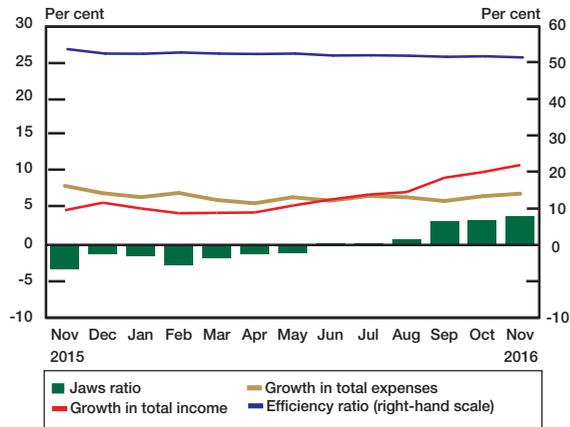


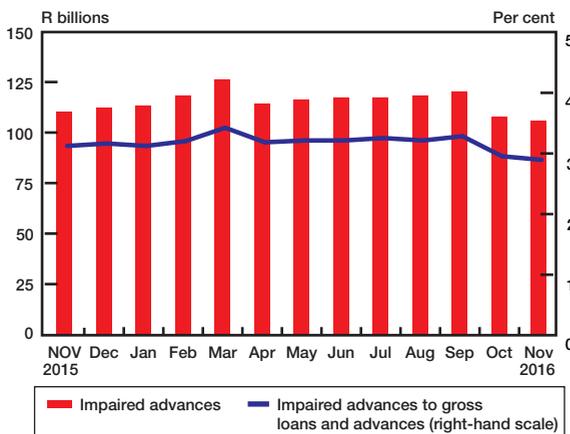
## Total assets and gross loans and advances



## Jaws and efficiency ratios



## Impaired advances



Bank  
Supervision  
Department

Selected  
South African  
banking sector  
trends

November 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	36

	2015 Rbn <sup>1</sup>	Nov 2016 Rbn <sup>1</sup>	% Growth <sup>1</sup>
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### Balance sheet items

#### Selected assets

Total assets	4 686	4 879	4,1
Gross loans and advances	3 573	3 707	3,7
Home loans	892	919	3,1
Commercial mortgages	333	273	-18,2
Credit cards	108	107	-1,0
Lease and instalment debtors	365	368	0,7
Overdrafts	185	180	-2,4
Term loans	721	749	3,8
Redeemable preference shares	88	100	13,3
Factoring accounts, trade and other bills and BA's	25	24	-4,9
Loans granted/deposits placed under resale agreements	189	202	6,7
Bank intra-group balances	168	138	-18,2
Other	499	648	29,9
Investment and trading positions	386	441	14,3
Derivative financial instruments	255	212	-16,7
Short-term negotiable securities	220	252	14,6

#### Selected liabilities

Deposits, current accounts and other creditors	3 755	3 908	4,1
Current	744	779	4,7
Savings	215	229	6,4
Call	688	697	1,3
Fixed and notice	1 060	1 108	4,6
Negotiable certificates of deposit	389	470	20,9
Repurchase agreements	119	110	-8,0
Other	540	515	-4,6

Derivative financial instruments and other trading liabilities	325	285	-12,1
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#### Equity

Total equity	337	390	15,5
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#### Off-balance sheet items

Total off-balance sheet activities	1 311	1 305	-0,5
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Nov

2015  
%      2016  
%

### Profitability<sup>2</sup>

Return on equity	15,27	18,08
Return on assets	1,09	1,33
Cost-to-income ratio	56,47	54,47
Net interest income to interest-earning assets	3,77	3,91
Non-interest revenue to total assets	2,34	2,34
Operating expenses to total assets	3,03	2,96
Profit/Loss (12 months) (Rbn)	64,99	79,19
Net interest income (12 months) (Rbn)	134,19	150,21
Non-interest income (12 months) (Rbn)	103,45	113,55
Operating expenses (12 months) (Rbn)	134,20	143,67

### Liquidity

Liquid assets held to liquid-asset requirement	210,47	226,47
Short-term liabilities to total liabilities	55,70	54,11
Ten largest depositors to total funding	16,88	15,75
Liquidity coverage ratio (%)	86,14	117,60

### Credit risk

Impaired advances <sup>3</sup> (Rbn)	110,07	105,64
Impaired advances to gross loans and advances	3,08	2,85
Specific credit impairments to impaired advances	48,84	43,76
Specific credit impairments to gross loans and advances	1,50	1,25

### Capital adequacy

Total capital adequacy (%)	14,19	15,52
Tier 1 (T1) capital adequacy (%)	11,40	12,57
Common equity T1 capital adequacy (%)	10,98	12,13

### Financial leverage

Financial leverage multiple (times) <sup>4</sup>	14,51	13,06
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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.