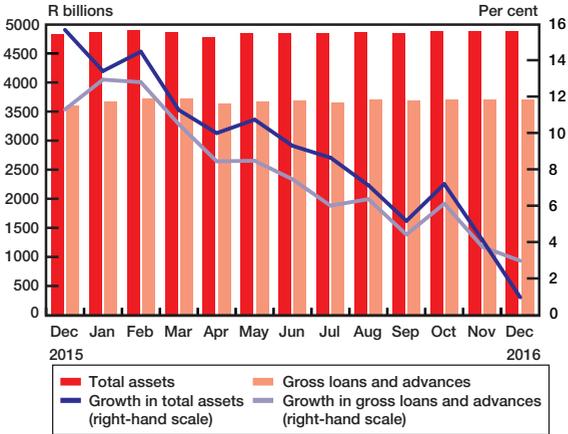
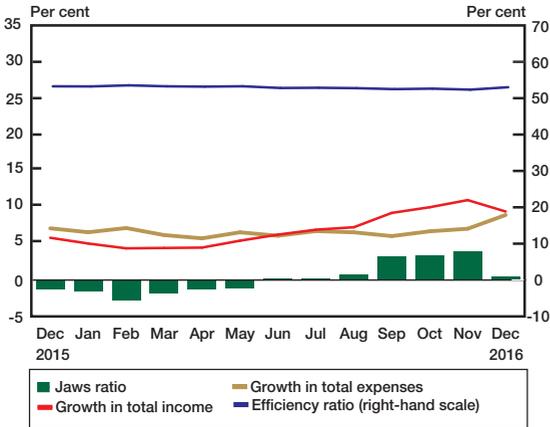


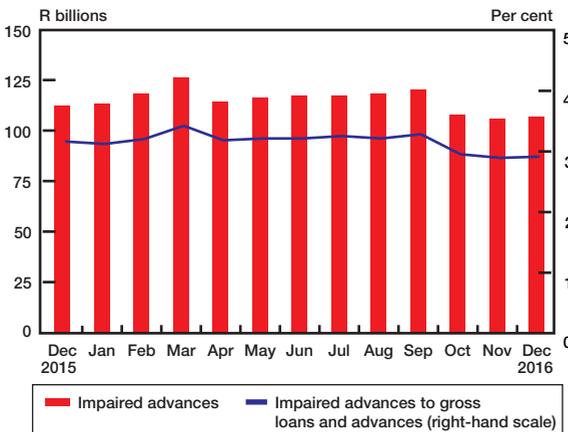
## Total assets and gross loans and advances



## Jaws and efficiency ratios



## Impaired advances



Bank  
Supervision  
Department

Selected  
South African  
banking sector  
trends

December 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>	Dec 2016 Rbn <sup>1</sup>	% Growth <sup>1</sup>
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### Balance sheet items

#### Selected assets

Total assets	4 830	4 877	1,0
Gross loans and advances	3 601	3 708	3,0
Home loans	893	921	3,1
Commercial mortgages	332	273	-17,7
Credit cards	108	106	-1,3
Lease and instalment debtors	366	368	0,7
Overdrafts	169	182	7,4
Term loans	734	752	2,4
Redeemable preference shares	89	101	12,8
Factoring accounts, trade and other bills and BA's	24	23	-6,9
Loans granted/deposits placed under resale agreements	186	184	-0,8
Bank intra-group balances	166	162	-2,8
Other	533	636	19,3
Investment and trading positions	382	437	14,4
Derivative financial instruments	389	207	-46,7
Short-term negotiable securities	226	257	13,7

#### Selected liabilities

Deposits, current accounts and other creditors	3 777	3 919	3,8
Current	742	805	8,5
Savings	216	228	5,6
Call	695	727	4,6
Fixed and notice	1 052	1 093	4,0
Negotiable certificates of deposit	380	455	19,9
Repurchase agreements	118	104	-11,5
Other	575	507	-12,0

Derivative financial instruments and other trading liabilities	468	276	-41,1
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#### Equity

Total equity	342	400	17,0
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#### Off-balance sheet items

Total off-balance sheet activities	1 327	1 302	-1,9
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Dec

2015  
%      2016  
%

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

Return on equity	16,26	17,64
Return on assets	1,15	1,31
Cost-to-income ratio	55,39	55,14
Net interest income to interest-earning assets	3,76	3,92
Non-interest revenue to total assets	2,37	2,32
Operating expenses to total assets	2,98	3,00
Profit/Loss (12 months) (Rbn)	67,01	80,42
Net interest income (12 months) (Rbn)	135,04	151,07
Non-interest income (12 months) (Rbn)	106,16	112,86
Operating expenses (12 months) (Rbn)	133,59	145,54

### Liquidity

Liquid assets held to liquid-asset requirement	213,70	227,04
Short-term liabilities to total liabilities	54,75	56,65
Ten largest depositors to total funding	17,17	16,22
Liquidity coverage ratio (%)	84,51	106,47

### Credit risk

Impaired advances <sup>3</sup> (Rbn)	112,41	106,57
Impaired advances to gross loans and advances	3,12	2,87
Specific credit impairments to impaired advances	47,79	43,80
Specific credit impairments to gross loans and advances	1,49	1,26

### Capital adequacy

Total capital adequacy (%)	14,20	15,73
Tier 1 (T1) capital adequacy (%)	11,44	12,65
Common equity T1 capital adequacy (%)	11,03	12,22

### Financial leverage

Financial leverage multiple (times) <sup>4</sup>	14,78	12,69
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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.