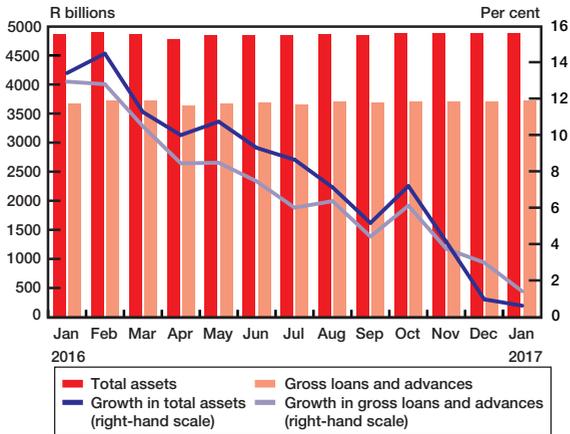
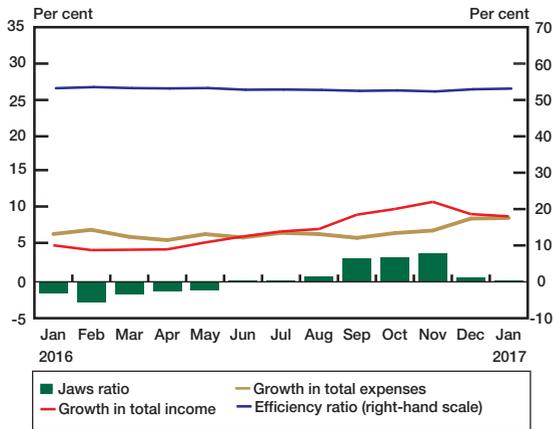


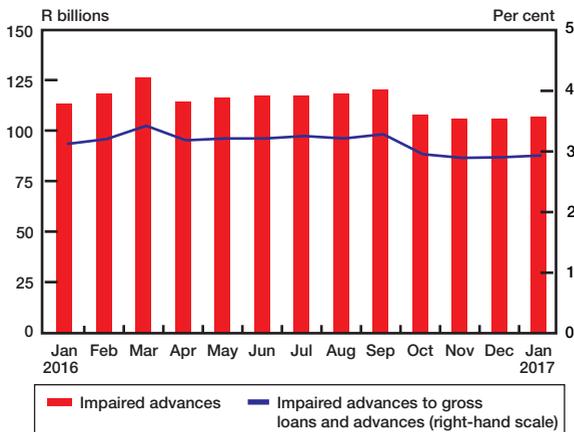
## Total assets and gross loans and advances



## Jaws and efficiency ratios



## Impaired advances



Bank  
Supervision  
Department

Selected  
South African  
banking sector  
trends

January 2017



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

	2016 Rbn <sup>1</sup>	Jan 2017 Rbn <sup>1</sup>	% Growth <sup>1</sup>
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### Balance sheet items

#### Selected assets

Total assets	4 860	4 890	0,6
Gross loans and advances	3 674	3 726	1,4
Home loans	895	923	3,1
Commercial mortgages	333	274	-17,7
Credit cards	109	107	-1,5
Lease and instalment debtors	367	369	0,6
Overdrafts	178	190	6,3
Term loans	793	764	-3,7
Redeemable preference shares	93	101	8,5
Factoring accounts, trade and other bills and BA's	23	21	-8,0
Loans granted/deposits placed under resale agreements	193	192	-0,2
Bank intra-group balances	162	162	-0,3
Other	528	623	17,9
Investment and trading positions	395	418	6,0
Derivative financial instruments	337	205	-39,0
Short-term negotiable securities	224	263	17,6

#### Selected liabilities

Deposits, current accounts and other creditors	3 842	3 899	1,5
Current	731	760	4,0
Savings	212	223	5,2
Call	709	716	1,0
Fixed and notice	1 068	1 120	4,9
Negotiable certificates of deposit	384	469	22,1
Repurchase agreements	127	113	-11,0
Other	612	498	-18,6
Derivative financial instruments and other trading liabilities	420	279	-33,6

#### Equity

Total equity	347	407	17,5
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#### Off-balance sheet items

Total off-balance sheet activities	1 338	1 291	-3,5
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Jan

2016  
%      2017  
%

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

Return on equity	16,23	17,50
Return on assets	1,15	1,32
Cost-to-income ratio	55,36	55,25
Net interest income to interest-earning assets	3,76	3,93
Non-interest revenue to total assets	2,35	2,32
Operating expenses to total assets	2,96	3,01
Profit/Loss (12 months) (Rbn)	67,32	80,23
Net interest income (12 months) (Rbn)	136,12	151,83
Non-interest income (12 months) (Rbn)	106,42	112,54
Operating expenses (12 months) (Rbn)	134,27	146,06

### Liquidity

Liquid assets held to liquid-asset requirement	208,18	221,88
Short-term liabilities to total liabilities	56,70	55,53
Ten largest depositors to total funding	16,58	15,32
Liquidity coverage ratio (%)	83,41	110,30

### Credit risk

Impaired advances <sup>3</sup> (Rbn)	113,39	107,53
Impaired advances to gross loans and advances	3,09	2,89
Specific credit impairments to impaired advances	47,80	43,63
Specific credit impairments to gross loans and advances	1,48	1,26

### Capital adequacy

Total capital adequacy (%)	13,91	15,87
Tier 1 (T1) capital adequacy (%)	11,33	12,89
Common equity T1 capital adequacy (%)	10,97	12,51

### Basel III leverage ratio

Leverage ratio <sup>4</sup>	5,25	6,24
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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: Tier 1 capital divided by exposure measure.

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.