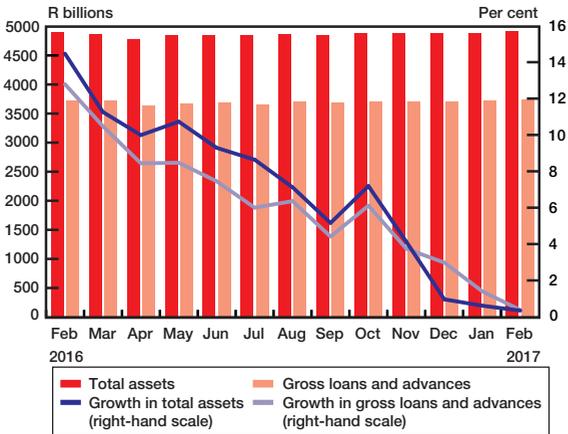
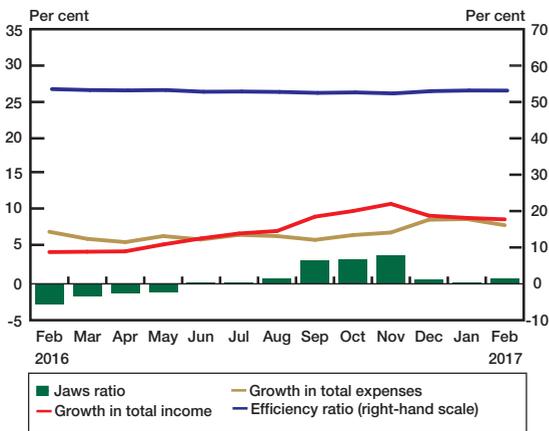


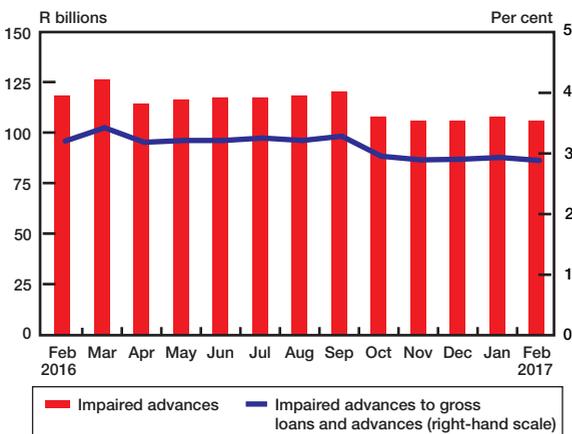
## Total assets and gross loans and advances



## Jaws and efficiency ratios



## Impaired advances



Bank  
Supervision  
Department

Selected  
South African  
banking sector  
trends

February 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>	Feb 2017 Rbn <sup>1</sup>	% Growth <sup>1</sup>
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### Balance sheet items

#### Selected assets

Total assets	4 893	4 910	0.3
Gross loans and advances	3 726	3 740	0.4
Home loans	902	929	3.0
Commercial mortgages	337	272	-19.4
Credit cards	109	109	-0.6
Lease and instalment debtors	367	370	0.8
Overdrafts	184	204	11.1
Term loans	780	746	-4.3
Redeemable preference shares	94	103	9.5
Factoring accounts, trade and other bills and BA's	22	22	-1.4
Loans granted/deposits placed under resale agreements	204	182	-10.7
Bank intra-group balances	166	158	-4.7
Other	561	646	15.0
Investment and trading positions	391	431	10.2
Derivative financial instruments	323	214	-33.7
Short-term negotiable securities	218	254	16.8

#### Selected liabilities

Deposits, current accounts and other creditors	3 878	3 913	0.9
Current	738	763	3.3
Savings	211	223	6.0
Call	688	710	3.2
Fixed and notice	1 118	1 140	1.9
Negotiable certificates of deposit	392	459	17.2
Repurchase agreements	148	123	-17.2
Other	583	495	-15.1
Derivative financial instruments and other trading liabilities	395	291	-26.2

#### Equity

Total equity	351	410	16.7
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#### Off-balance sheet items

Total off-balance sheet activities	1 302	1 275	-2.1
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Feb

2016  
%      2017  
%

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

Return on equity	16.16	17.45
Return on assets	1.14	1.33
Cost-to-income ratio	55.66	55.25
Net interest income to interest-earning assets	3.78	3.93
Non-interest revenue to total assets	2.30	2.32
Operating expenses to total assets	2.96	3.01
Profit/Loss (12 months) (Rbn)	67.65	80.87
Net interest income (12 months) (Rbn)	138.09	152.36
Non-interest income (12 months) (Rbn)	105.41	112.70
Operating expenses (12 months) (Rbn)	135.53	146.45

### Liquidity

Liquid assets held to liquid-asset requirement	207.40	221.54
Short-term liabilities to total liabilities	56.24	55.71
Ten largest depositors to total funding	17.26	15.65
Liquidity coverage ratio (%)	85.42	107.14

### Credit risk

Impaired advances <sup>3</sup> (Rbn)	117.70	106.07
Impaired advances to gross loans and advances	3.16	2.84
Specific credit impairments to impaired advances	45.92	44.41
Specific credit impairments to gross loans and advances	1.45	1.26

### Capital adequacy

Total capital adequacy (%)	13.71	15.90
Tier 1 (T1) capital adequacy (%)	11.15	12.92
Common equity T1 capital adequacy (%)	10.80	12.55

### Basel III leverage ratio

Leverage ratio <sup>4</sup>	5.21	6.22
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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.