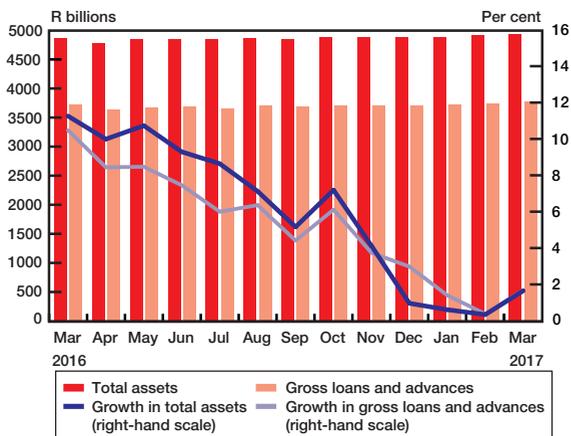
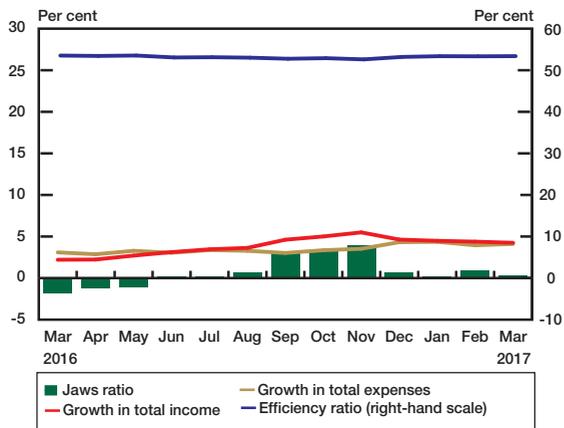


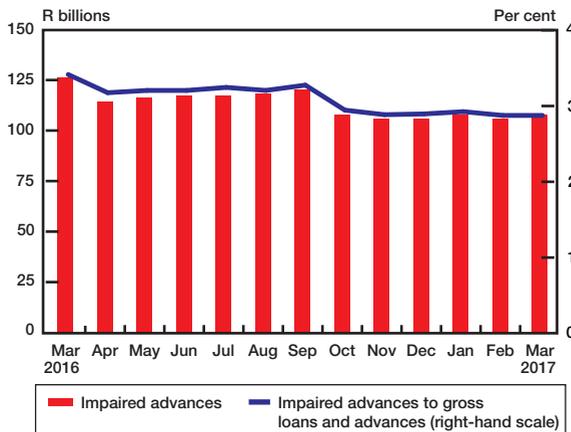
## Total assets and gross loans and advances



## Jaws and efficiency ratios



## Impaired advances



Bank  
Supervision  
Department

Selected  
South African  
banking sector  
trends

March 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	31

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

#### Selected assets

Total assets	4 860	4 941	1.6
Gross loans and advances	3 721	3 783	1.7
Home loans	901	929	3.1
Commercial mortgages	342	275	-19.6
Credit cards	109	108	-0.5
Lease and instalment debtors	368	373	1.2
Overdrafts	185	203	9.7
Term loans	765	760	-0.7
Redeemable preference shares	99	103	4.8
Factoring accounts, trade and other bills and BA's	23	23	-0.7
Loans granted/deposits placed under resale agreements	202	183	-9.3
Bank intra-group balances	170	173	1.9
Other	556	652	17.3
Investment and trading positions	396	436	10.2
Derivative financial instruments	289	201	-30.4
Short-term negotiable securities	217	251	15.8

#### Selected liabilities

Deposits, current accounts and other creditors	3 892	3 953	1.6
Current	763	782	2.5
Savings	212	228	7.6
Call	706	713	0.9
Fixed and notice	1 103	1 162	5.4
Negotiable certificates of deposit	394	459	16.6
Repurchase agreements	139	113	-18.9
Other	575	496	-13.7
Derivative financial instruments and other trading liabilities	346	276	-20.5

#### Equity

Total equity	349	408	16.9
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#### Off-balance sheet items

Total off-balance sheet activities	1 297	1 281	-1.2
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Mar

2016  
%      2017  
%

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

Return on equity	16.31	17.33
Return on assets	1.14	1.34
Cost-to-income ratio	55.39	55.25
Net interest income to interest-earning assets	3.79	3.94
Non-interest revenue to total assets	2.28	2.32
Operating expenses to total assets	2.94	3.02
Profit/Loss (12 months) (Rbn)	68.79	81.14
Net interest income (12 months) (Rbn)	139.71	153.00
Non-interest income (12 months) (Rbn)	105.55	113.07
Operating expenses (12 months) (Rbn)	135.84	147.00

### Liquidity

Liquid assets held to liquid-asset requirement	205.10	225.87
Short-term liabilities to total liabilities	57.29	55.50
Ten largest depositors to total funding	17.45	17.02
Liquidity coverage ratio (%)	87.71	111.29

### Credit risk

Impaired advances <sup>3</sup> (Rbn)	114.55	107.63
Impaired advances to gross loans and advances	3.08	2.84
Specific credit impairments to impaired advances	46.83	44.19
Specific credit impairments to gross loans and advances	1.44	1.26

### Capital adequacy

Total capital adequacy (%)	13.88	16.05
Tier 1 (T1) capital adequacy (%)	11.29	13.04
Common equity T1 capital adequacy (%)	10.93	12.60

### Basel III leverage ratio

Leverage ratio <sup>4</sup>	5.32	6.29
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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.