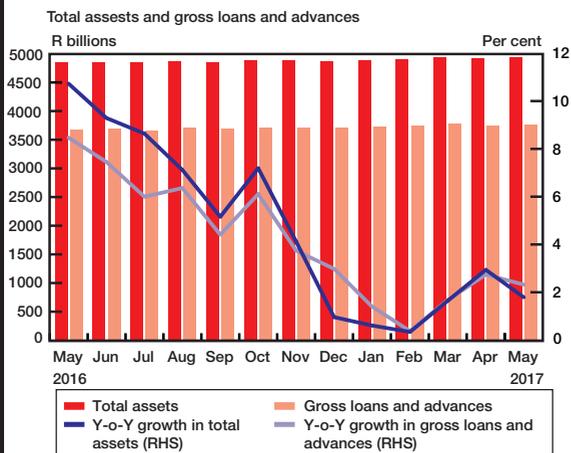
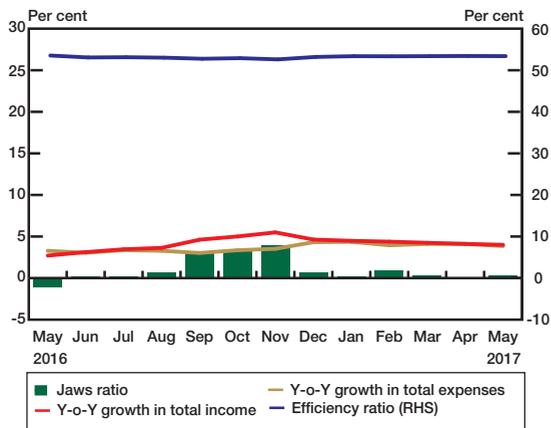


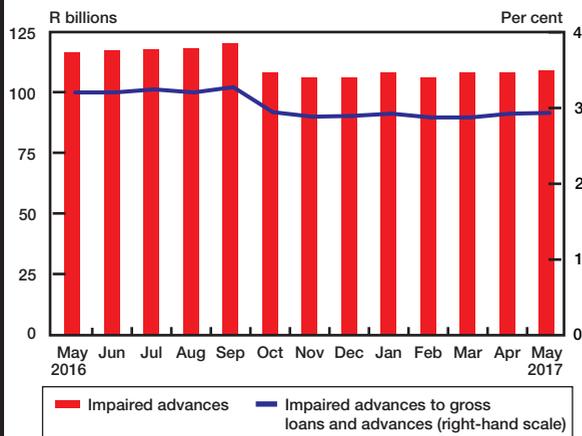
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

May 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

	May		
	2016 Rbn ¹	2017 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 846	4 933	1.8
Gross loans and advances	3 677	3 762	2.3
Home loans	905	932	3.0
Commercial mortgages	346	277	-20.0
Credit cards	107	109	2.0
Lease and instalment debtors	369	374	1.5
Overdrafts	178	191	7.3
Term loans	738	868	17.6
Redeemable preference shares	97	103	6.3
Factoring accounts, trade and other bills and BA's	22	21	-5.0
Loans granted/deposits placed under resale agreements	211	167	-21.0
Bank intra-group balances	157	172	9.9
Other	547	547	0.0
Investment and trading positions	420	445	5.9
Derivative financial instruments	266	203	-23.8
Short-term negotiable securities	227	245	7.6
Selected liabilities			
Deposits, current accounts and other creditors	3 857	3 943	2.2
Current	714	740	3.6
Savings	216	229	5.9
Call	673	755	12.1
Fixed and notice	1 136	1 167	2.7
Negotiable certificates of deposit	428	481	12.3
Repurchase agreements	143	110	-23.5
Other	547	463	-15.4
Derivative financial instruments and other trading liabilities	345	277	-19.9
Equity			
Total equity	371	418	12.6
Off-balance sheet items			
Total off-balance sheet activities	1 331	1 278	-4.0

	May	
	2016 %	2017 %
Profitability²		
Return on equity	16.63	17.06
Return on assets	1.17	1.34
Cost-to-income ratio	55.40	55.25
Net interest income to interest-earning assets	3.83	3.94
Non-interest revenue to total assets	2.26	2.36
Operating expenses to total assets	2.94	3.04
Profit/Loss (12 months) (Rbn)	71.24	81.39
Net interest income (12 months) (Rbn)	142.93	153.71
Non-interest income (12 months) (Rbn)	106.19	115.32
Operating expenses (12 months) (Rbn)	138.00	148.63
Liquidity		
Liquid assets held to liquid-asset requirement	214.22	223.09
Short-term liabilities to total liabilities	55.33	54.98
Ten largest depositors to total funding	16.52	16.52
Liquidity coverage ratio (%)	95.27	116.35
Credit risk		
Impaired advances ³ (Rbn)	105.19	109.16
Impaired advances to gross loans and advances	2.86	2.90
Specific credit impairments to impaired advances	43.31	43.96
Specific credit impairments to gross loans and advances	1.24	1.28
Capital adequacy		
Total capital adequacy (%)	14.92	16.02
Tier 1 (T1) capital adequacy (%)	12.15	13.08
Common equity T1 capital adequacy (%)	11.73	12.65
Basel III leverage ratio		
Leverage ratio ⁴	5.63	6.45

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.