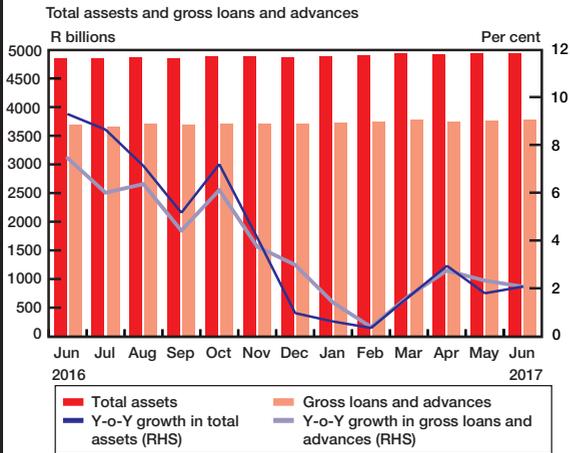
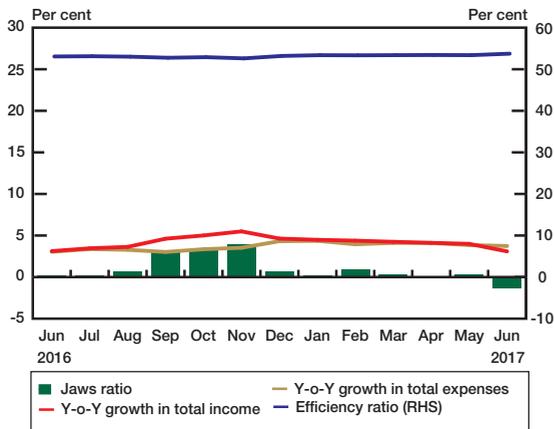


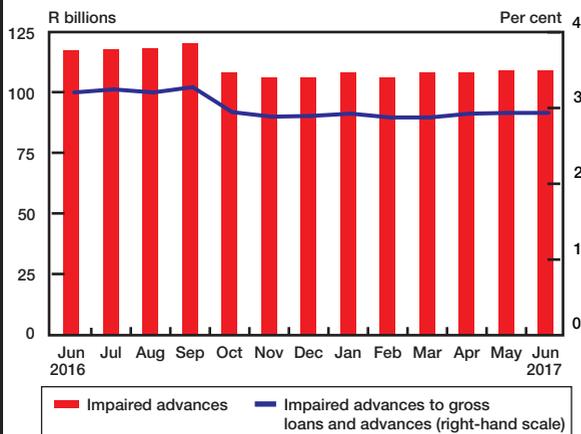
## Total assets and gross loans and advances



## Jaws and efficiency ratios



## Impaired advances



Bank  
Supervision  
Department

Selected  
South African  
banking sector  
trends

June 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

	June		
	2016 Rbn <sup>1</sup>	2017 Rbn <sup>1</sup>	% Growth <sup>1</sup>
<b>Balance sheet items</b>			
<b>Selected assets</b>			
Total assets	4 847	4 947	2.1
Gross loans and advances	3 698	3 774	2.1
Home loans	907	934	3.0
Commercial mortgages	349	278	-20.3
Credit cards	107	110	2.0
Lease and instalment debtors	370	376	1.8
Overdrafts	186	204	9.6
Term loans	735	858	16.8
Redeemable preference shares	99	103	4.2
Factoring accounts, trade and other bills and BA's	23	23	0.5
Loans granted/deposits placed under resale agreements	209	173	-17.3
Bank intra-group balances	167	174	4.5
Other	547	541	-1.0
Investment and trading positions	424	452	6.7
Derivative financial instruments	242	183	-24.3
Short-term negotiable securities	230	254	10.3
<b>Selected liabilities</b>			
Deposits, current accounts and other creditors	3 878	3 958	2.1
Current	757	805	6.3
Savings	218	232	6.7
Call	666	735	10.4
Fixed and notice	1 132	1 145	1.2
Negotiable certificates of deposit	430	470	9.4
Repurchase agreements	132	107	-19.3
Other	543	464	-14.5
Derivative financial instruments and other trading liabilities	311	253	-18.8
<b>Equity</b>			
Total equity	380	433	14.0
<b>Off-balance sheet items</b>			
Total off-balance sheet activities	1 298	1 277	-1.6

	June	
	2016 %	2017 %
<b>Profitability<sup>2</sup></b>		
Return on equity	16.96	16.64
Return on assets	1.20	1.32
Cost-to-income ratio	54.93	55.60
Net interest income to interest-earning assets	3.85	3.94
Non-interest revenue to total assets	2.28	2.34
Operating expenses to total assets	2.93	3.05
Profit/Loss (12 months) (Rbn)	72.37	81.24
Net interest income (12 months) (Rbn)	144.70	153.86
Non-interest income (12 months) (Rbn)	107.96	114.41
Operating expenses (12 months) (Rbn)	138.78	149.15
<b>Liquidity</b>		
Liquid assets held to liquid-asset requirement	214.24	225.58
Short-term liabilities to total liabilities	55.28	55.55
Ten largest depositors to total funding	17.22	17.24
Liquidity coverage ratio (%)	96.41	119.41
<b>Credit risk</b>		
Impaired advances <sup>3</sup> (Rbn)	106.93	109.36
Impaired advances to gross loans and advances	2.89	2.90
Specific credit impairments to impaired advances	42.88	44.13
Specific credit impairments to gross loans and advances	1.24	1.28
<b>Capital adequacy</b>		
Total capital adequacy (%)	15.31	16.48
Tier 1 (T1) capital adequacy (%)	12.54	13.46
Common equity T1 capital adequacy (%)	12.12	13.01
<b>Basel III leverage ratio</b>		
Leverage ratio <sup>4</sup>	5.82	6.71

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.