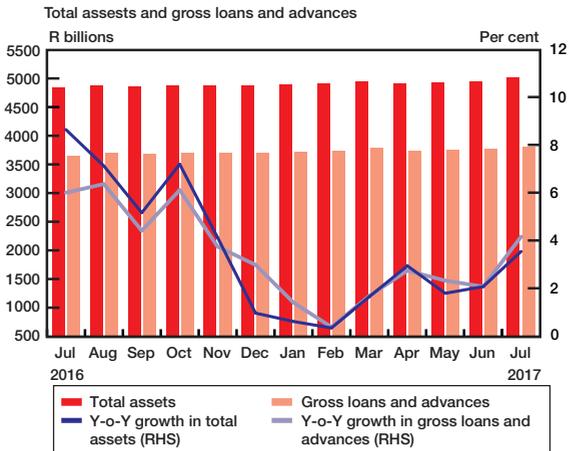
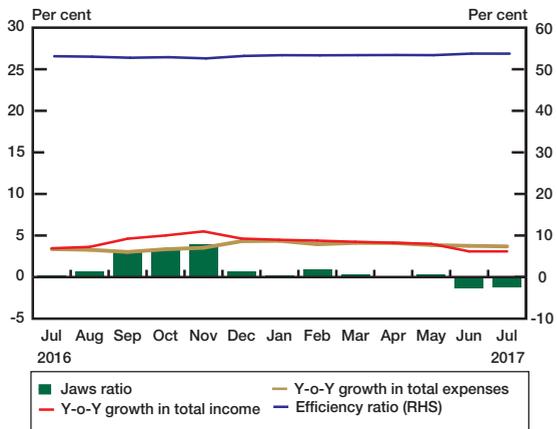


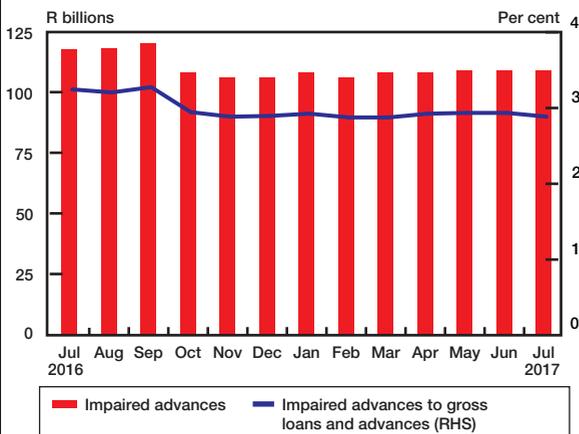
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

July 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

	July		
	2016 Rbn ¹	2017 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 844	5 016	3.5
Gross loans and advances	3 654	3 806	4.2
Home loans	910	938	3.1
Commercial mortgages	349	282	-19.1
Credit cards	108	109	1.4
Lease and instalment debtors	363	378	4.0
Overdrafts	178	195	9.4
Term loans	743	877	18.0
Redeemable preference shares	99	104	4.6
Factoring accounts, trade and other bills and BA's	23	26	15.1
Loans granted/deposits placed under resale agreements	192	177	-7.7
Bank intra-group balances	159	189	18.6
Other	530	531	0.3
Investment and trading positions	422	448	6.1
Derivative financial instruments	270	206	-23.6
Short-term negotiable securities	237	266	12.0
Selected liabilities			
Deposits, current accounts and other creditors	3 847	3 992	3.8
Current	732	774	5.7
Savings	220	233	6.2
Call	664	758	14.1
Fixed and notice	1 135	1 163	2.4
Negotiable certificates of deposit	441	491	11.2
Repurchase agreements	124	113	-8.2
Other	532	461	-13.3
Derivative financial instruments and other trading liabilities	335	275	-17.7
Equity			
Total equity	386	436	12.8
Off-balance sheet items			
Total off-balance sheet activities	1 259	1 278	1.5

	July	
	2016 %	2017 %
Profitability²		
Return on equity	17.00	16.65
Return on assets	1.21	1.33
Cost-to-income ratio	54.99	55.61
Net interest income to interest-earning assets	3.86	3.95
Non-interest revenue to total assets	2.29	2.35
Operating expenses to total assets	2.94	3.06
Profit/Loss (12 months) (Rbn)	73.08	82.30
Net interest income (12 months) (Rbn)	145.72	155.09
Non-interest income (12 months) (Rbn)	109.02	115.39
Operating expenses (12 months) (Rbn)	140.07	150.40
Liquidity		
Liquid assets held to liquid-asset requirement	216.04	225.30
Short-term liabilities to total liabilities	54.62	55.16
Ten largest depositors to total funding	15.93	16.11
Liquidity coverage ratio (%)	100.14	113.24
Credit risk		
Impaired advances ³ (Rbn)	106,71	108,55
Impaired advances to gross loans and advances	2.92	2.85
Specific credit impairments to impaired advances	42.86	44.08
Specific credit impairments to gross loans and advances	1.25	1.26
Capital adequacy		
Total capital adequacy (%)	15.31	16.36
Tier 1 (T1) capital adequacy (%)	12.54	13.45
Common equity T1 capital adequacy (%)	12.12	13.00
Basel III leverage ratio		
Leverage ratio ⁴	6.08	6.54

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.