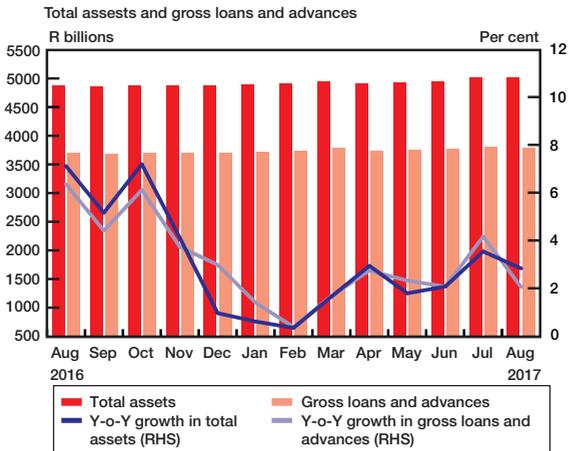
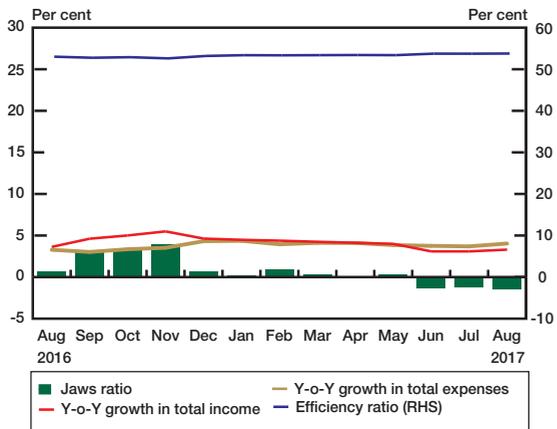


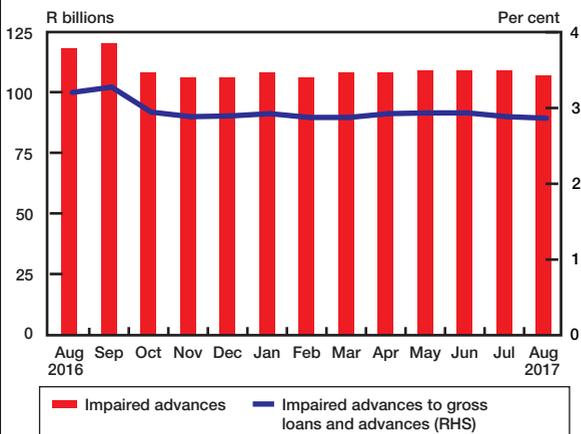
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

August 2017



South African Reserve Bank

Number of banks in South Africa

Registered banks	18
Mutual banks	3
Co-operative banks	2
Local branches of foreign banks	15
Foreign banks with approved local representative offices	30

	Aug		
	2016 Rbn ¹	2017 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 874	5 012	2.8
Gross loans and advances	3 710	3 786	2.0
Home loans	913	940	3.0
Commercial mortgages	351	284	-19.2
Credit cards	107	110	2.1
Lease and instalment debtors	363	380	4.7
Overdrafts	180	195	7.9
Term loans	751	880	17.2
Redeemable preference shares	100	105	5.4
Factoring accounts, trade and other bills and BA's	23	26	12.7
Loans granted/deposits placed under resale agreements	229	168	-26.9
Bank intra-group balances	158	189	19.3
Other	534	511	-4.4
Investment and trading positions	423	459	8.7
Derivative financial instruments	237	210	-11.4
Short-term negotiable securities	240	275	14.9
Selected liabilities			
Deposits, current accounts and other creditors	3 890	4 001	2.8
Current	739	781	5.7
Savings	220	233	6.1
Call	672	741	10.3
Fixed and notice	1 131	1 181	4.5
Negotiable certificates of deposit	445	500	12.3
Repurchase agreements	144	102	-29.2
Other	540	462	-14.4
Derivative financial instruments and other trading liabilities	320	274	-14.3
Equity			
Total equity	387	435	12.4
Off-balance sheet items			
Total off-balance sheet activities	1 271	1 269	-0.1

	Aug	
	2016 %	2017 %
Profitability²		
Return on equity	17.15	16.77
Return on assets	1.23	1.35
Cost-to-income ratio	54.88	55.64
Net interest income to interest-earning assets	3.86	3.95
Non-interest revenue to total assets	2.29	2.39
Operating expenses to total assets	2.94	3.09
Profit/Loss (12 months) (Rbn)	72.66	85.39
Net interest income (12 months) (Rbn)	146.59	155.59
Non-interest income (12 months) (Rbn)	109.70	117.62
Operating expenses (12 months) (Rbn)	140.66	152.02
Liquidity		
Liquid assets held to liquid-asset requirement	214.34	221.75
Short-term liabilities to total liabilities	55.23	54.60
Ten largest depositors to total funding	15.88	16.44
Liquidity coverage ratio (%)	100.83	116.67
Credit risk		
Impaired advances ³ (Rbn)	106,92	107,12
Impaired advances to gross loans and advances	2.88	2.83
Specific credit impairments to impaired advances	42.99	44.42
Specific credit impairments to gross loans and advances	1.24	1.26
Capital adequacy		
Total capital adequacy (%)	15.43	16.33
Tier 1 (T1) capital adequacy (%)	12.60	13.45
Common equity T1 capital adequacy (%)	12.18	13.00
Basel III leverage ratio		
Leverage ratio ⁴	6.05	6.64

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.