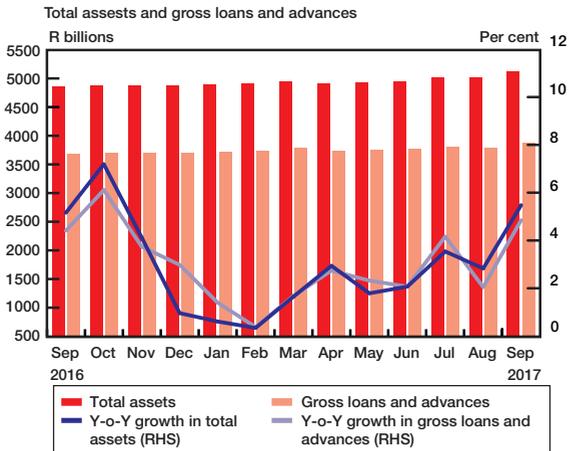
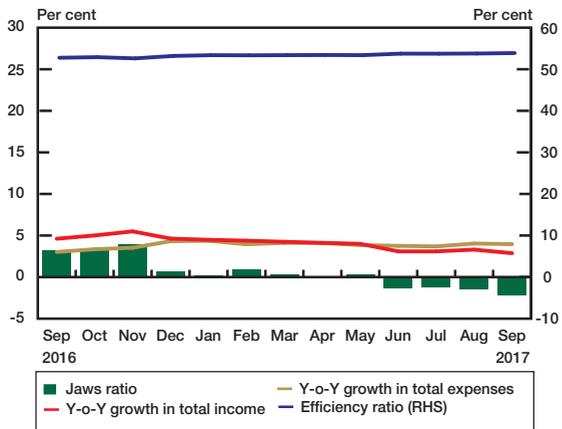


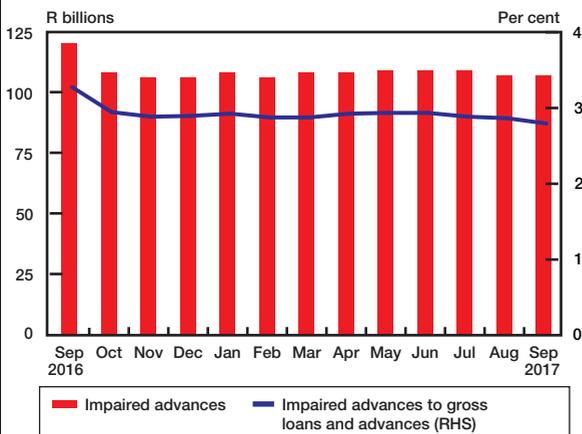
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

September 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

	Sep		
	2016 Rbn ¹	2017 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 853	5 119	5.5
Gross loans and advances	3 691	3 870	4.9
Home loans	914	941	3.0
Commercial mortgages	360	288	-20.0
Credit cards	106	110	4.0
Lease and instalment debtors	365	380	4.0
Overdrafts	192	213	11.0
Term loans	770	894	16.1
Redeemable preference shares	99	106	7.6
Factoring accounts, trade and other bills and BA's	23	27	16.8
Loans granted/deposits placed under resale agreements	189	167	-11.2
Bank intra-group balances	152	196	28.4
Other	520	547	5.1
Investment and trading positions	414	474	14.3
Derivative financial instruments	238	194	-18.8
Short-term negotiable securities	243	288	18.4
Selected liabilities			
Deposits, current accounts and other creditors	3 864	4 093	5.9
Current	750	810	7.9
Savings	224	237	5.6
Call	667	758	13.7
Fixed and notice	1 114	1 180	5.9
Negotiable certificates of deposit	460	501	9.0
Repurchase agreements	111	107	-3.6
Other	537	500	-7.0
Derivative financial instruments and other trading liabilities	305	271	-11.3
Equity			
Total equity	386	441	14.2
Off-balance sheet items			
Total off-balance sheet activities	1 269	1 290	1.7

	Sep	
	2016 %	2017 %
Profitability²		
Return on equity	18.03	16.56
Return on assets	1.31	1.34
Cost-to-income ratio	54.62	55.75
Net interest income to interest-earning assets	3.88	3.94
Non-interest revenue to total assets	2.31	2.39
Operating expenses to total assets	2.94	3.09
Profit/Loss (12 months) (Rbn)	77.06	85.50
Net interest income (12 months) (Rbn)	147.89	155.83
Non-interest income (12 months) (Rbn)	111.13	118.05
Operating expenses (12 months) (Rbn)	141.48	152.68
Liquidity		
Liquid assets held to liquid-asset requirement	214.83	222.81
Short-term liabilities to total liabilities	54.66	55.48
Ten largest depositors to total funding	15.90	16.48
Liquidity coverage ratio (%)	104.17	114.12
Credit risk		
Impaired advances ³ (Rbn)	108.59	106.77
Impaired advances to gross loans and advances	2.94	2.76
Specific credit impairments to impaired advances	42.84	43.66
Specific credit impairments to gross loans and advances	1.26	1.20
Capital adequacy		
Total capital adequacy (%)	15.47	16.84
Tier 1 (T1) capital adequacy (%)	12.60	13.84
Common equity T1 capital adequacy (%)	12.18	13.27
Basel III leverage ratio		
Leverage ratio ⁴	6.09	6.70

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.