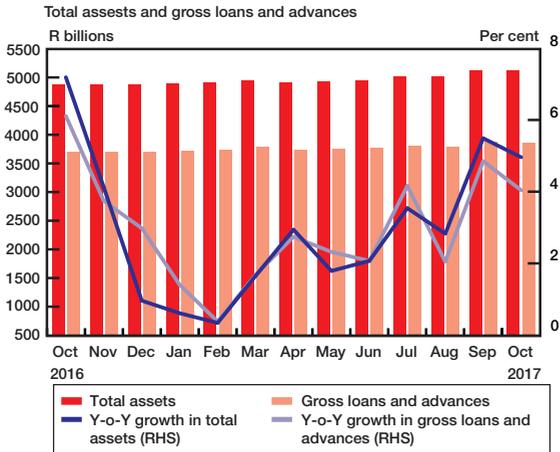
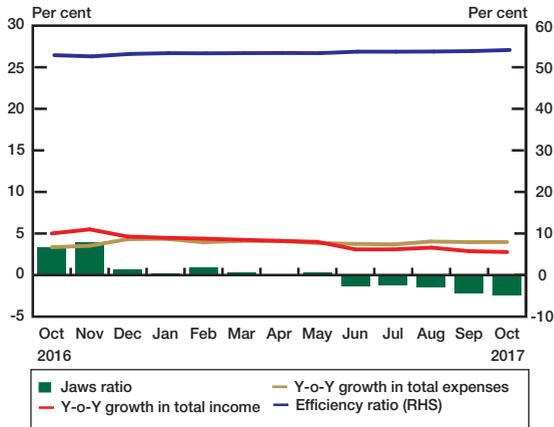


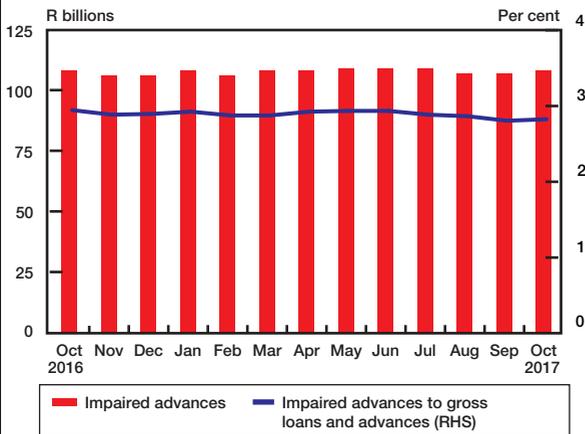
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

October 2017



South African Reserve Bank

Number of banks in South Africa

Registered banks	19
Mutual banks	3
Co-operative banks	2
Local branches of foreign banks	15
Foreign banks with approved local representative offices	30

	Oct		
	2016 Rbn ¹	2017 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	4 881	5 124	5.0
Gross loans and advances	3 706	3 856	4.0
Home loans	917	944	2.9
Commercial mortgages	270	288	7.0
Credit cards	106	111	4.4
Lease and instalment debtors	366	383	4.8
Overdrafts	182	201	10.5
Term loans	745	880	18.2
Redeemable preference shares	99	106	6.2
Factoring accounts, trade and other bills and BA's	23	27	15.2
Loans granted/deposits placed under resale agreements	214	186	-12.9
Bank intra-group balances	153	200	30.6
Other	631	529	-16.1
Investment and trading positions	430	460	7.2
Derivative financial instruments	241	202	-16.2
Short-term negotiable securities	246	285	15.7
Selected liabilities			
Deposits, current accounts and other creditors	3 886	4 083	5.1
Current	774	788	1.8
Savings	224	240	7.1
Call	683	760	11.2
Fixed and notice	1 120	1 188	6.1
Negotiable certificates of deposit	478	489	2.3
Repurchase agreements	113	139	23.6
Other	495	479	-3.2
Derivative financial instruments and other trading liabilities	313	286	-8.6
Equity			
Total equity	385	439	14.1
Off-balance sheet items			
Total off-balance sheet activities	1 276	1 298	1.7

	Oct	
	2016 %	2017 %
Profitability²		
Return on equity	17.93	16.37
Return on assets	1.31	1.33
Cost-to-income ratio	54.76	56.01
Net interest income to interest-earning assets	3.90	3.94
Non-interest revenue to total assets	2.31	2.39
Operating expenses to total assets	2.95	3.11
Profit/Loss (12 months) (Rbn)	77.57	84.83
Net interest income (12 months) (Rbn)	149.26	156.48
Non-interest income (12 months) (Rbn)	111.52	118.71
Operating expenses (12 months) (Rbn)	142.79	154.14
Liquidity		
Liquid assets held to liquid-asset requirement	220.33	221.12
Short-term liabilities to total liabilities	55.22	54.89
Ten largest depositors to total funding	16.28	15.98
Liquidity coverage ratio (%)	107.40	118.52
Credit risk		
Impaired advances ³ (Rbn)	107.95	107.56
Impaired advances to gross loans and advances	2.91	2.79
Specific credit impairments to impaired advances	42.94	43.22
Specific credit impairments to gross loans and advances	1.25	1.21
Capital adequacy		
Total capital adequacy (%)	15.45	16.83
Tier 1 (T1) capital adequacy (%)	12.53	13.82
Common equity T1 capital adequacy (%)	12.11	13.25
Basel III leverage ratio		
Leverage ratio ⁴	6.07	6.66

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.