



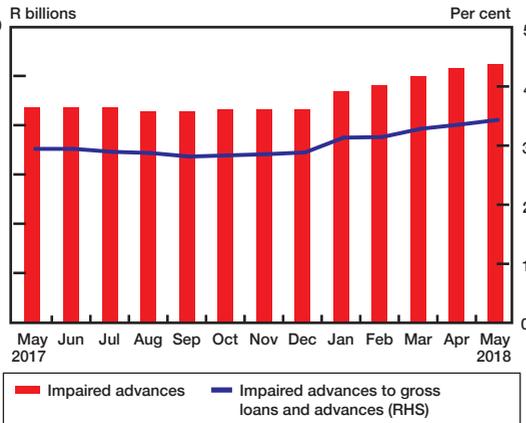
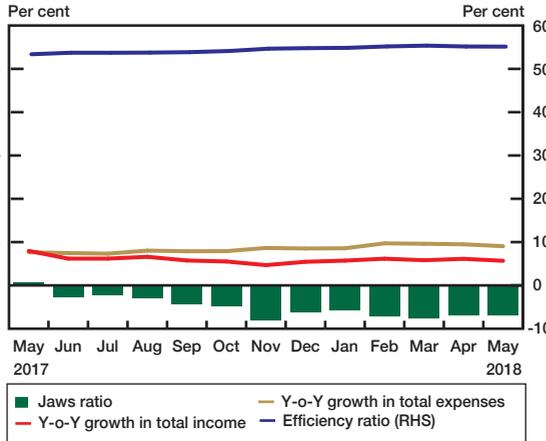
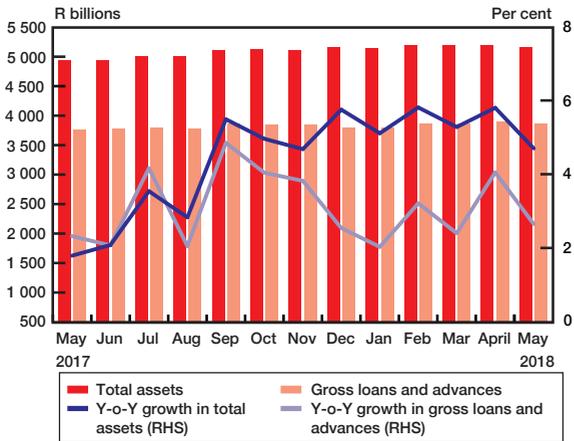
South African Reserve Bank
Prudential Authority

Selected South African banking sector trends

May 2018



Total assets and gross loans and advances



Number of banks in South Africa

Registered banks	19
Mutual banks	3
Co-operative banks	3
Local branches of foreign banks	15
Foreign banks with approved local representative offices	31

	May		
	2017	2018	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items Selected assets			
Total assets			
Total assets	4 933	5 165	4.7
Gross loans and advances	3 762	3 862	2.6
Homeloans	932	964	3.4
Commercial mortgages	277	299	8.0
Credit cards	109	115	5.5
Lease and instalment debtors	374	395	5.6
Overdrafts	191	198	3.6
Term loans	868	831	-4.2
Redeemable preference shares	103	115	10.9
Factoring accounts, trade and other bills and BA's	21	28	30.2
Loans granted/deposits placed under resale agreements	167	166	-0.5
Bank intra-group balances	172	203	17.9
Other	547	548	0.2
Investment and trading positions	445	531	19.3
Derivative financial instruments	203	213	5.1
Short term negotiable securities	245	284	16.3
Selected liabilities			
Deposits, current accounts and other creditors	3 943	4 112	4.3
Current	740	779	5.2
Savings	229	242	6.0
Call	755	778	3.0
Fixed and notice	1 167	1 238	6.1
Negotiable certificates of deposit	481	544	13.1
Repurchase agreements	110	111	1.4
Other	463	421	-9.1
Derivative financial instruments and other trading liabilities	277	278	0.7
Equity			
Total equity	418	446	6.7
Off-balance sheet items			
Total off-balance sheet activities	1 278	1 291	1.1

	May	
	2017	2018
	%	%
Profitability²		
Return on equity	17.04	15.87
Return on assets	1.34	1.33
Cost-to-income ratio	55.24	57.00
Net interest income to interest-earning assets	3.94	3.98
Non-interest revenue to total assets	2.36	2.42
Operating expenses to total assets	3.04	3.17
Profit/Loss (12 months) (Rbn)	81.40	86.67
Net interest income (12 months) (Rbn)	153.71	160.62
Non-interest income (12 months) (Rbn)	115.26	123.62
Operating expenses (12 months) (Rbn)	148.57	162.02
Liquidity		
Liquid assets held to liquid-asset requirement	223.09	242.76
Short-term liabilities to total liabilities	54.98	54.12
Ten largest depositors to total funding	16.52	15.32
Liquidity coverage ratio (%)	116.35	124.62
Credit risk		
Impaired advances ³ (Rbn)	109.16	130.87
Impaired advances to gross loans and advances	2.90	3.39
Specific credit impairments to impaired advances	43.96	44.26
Specific credit impairments to gross loans and advances	1.28	1.50
Capital adequacy		
Total capital adequacy (%)	16.03	16.67
Tier 1 (T1) capital adequacy (%)	13.08	13.43
Common equity T1 capital adequacy (%)	12.65	12.92
Basel III leverage ratio		
Leverage ratio ⁴	6.45	6.69

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.