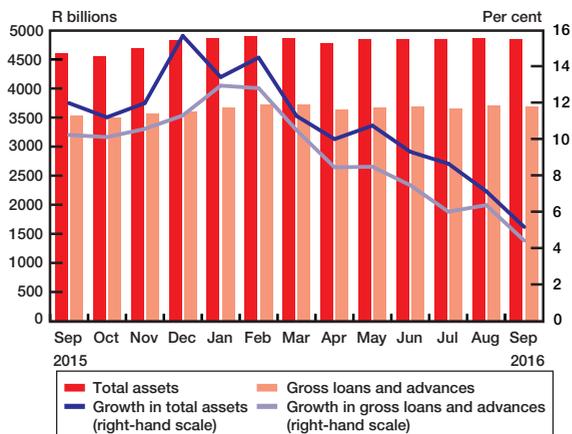
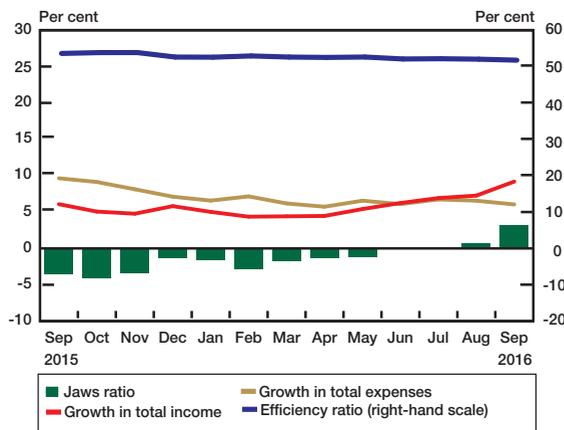


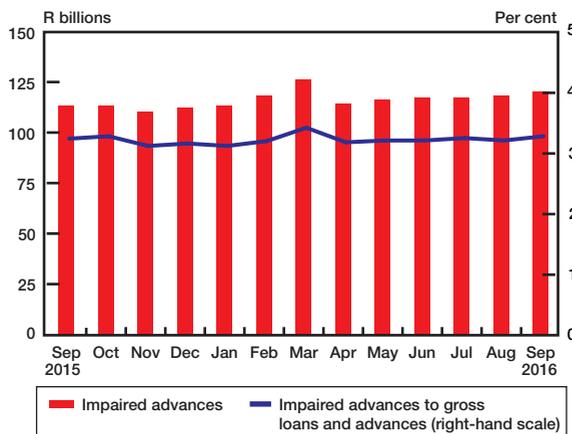
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

September 2016



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	39

	2015 Rbn ¹	Sep 2016 Rbn ¹	% Growth ¹
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Balance sheet items

Selected assets

Total assets	4 615	4 853	5,2
Gross loans and advances	3 536	3 692	4,4
Home loans	885	914	3,3
Commercial mortgages	325	360	10,8
Credit cards	108	106	-1,5
Lease and instalment debtors	361	365	1,4
Overdrafts	171	192	12,2
Term loans	698	771	10,5
Redeemable preference shares	83	99	19,7
Factoring accounts, trade and other bills and BA's	24	23	-4,1
Loans granted/deposits placed under resale agreements	214	189	-11,9
Bank intra-group balances	132	152	15,7
Other	537	520	-3,0
Investment and trading positions	374	413	10,7
Derivative financial instruments	259	238	-8,2
Short-term negotiable securities	223	243	8,8

Selected liabilities

Deposits, current accounts and other creditors	3 704	3 864	4,3
Current	709	750	5,9
Savings	208	224	7,5
Call	656	667	1,6
Fixed and notice	1 072	1 114	3,9
Negotiable certificates of deposit	409	460	12,5
Repurchase agreements	140	111	-20,8
Other	509	538	5,6
Derivative financial instruments and other trading liabilities	325	305	-6,1

Equity

Total equity	332	386	16,3
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Off-balance sheet items

Total off-balance sheet activities	1 240	1 269	2,4
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Sep

2015
%

2016
%

Profitability²

Return on equity	15,28	18,01
Return on assets	1,10	1,30
Cost-to-income ratio	56,26	54,64
Net interest income to interest-earning assets	3,80	3,88
Non-interest revenue to total assets	2,39	2,31
Operating expenses to total assets	3,07	2,94
Profit/Loss (12 months) (Rbn)	63,57	77,01
Net interest income (12 months) (Rbn)	133,18	147,71
Non-interest income (12 months) (Rbn)	103,96	111,21
Operating expenses (12 months) (Rbn)	133,42	141,48

Liquidity

Liquid assets held to liquid-asset requirement	209,11	214,84
Short-term liabilities to total liabilities	55,84	54,65
Ten largest depositors to total funding	17,33	15,90
Liquidity coverage ratio (%)	83,44	104,16

Credit risk

Impaired advances ³ (Rbn)	133,05	119,79
Impaired advances to gross loans and advances	3,20	3,24
Specific credit impairments to impaired advances	47,42	38,73
Specific credit impairments to gross loans and advances	1,52	1,26

Capital adequacy

Total capital adequacy (%)	14,23	15,51
Tier 1 (T1) capital adequacy (%)	11,41	12,63
Common equity T1 capital adequacy (%)	10,98	12,21

Financial leverage

Financial leverage multiple (times) ⁴	14,57	13,09
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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: Total liabilities and equity divided by total equity attributable to equity holders.

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.