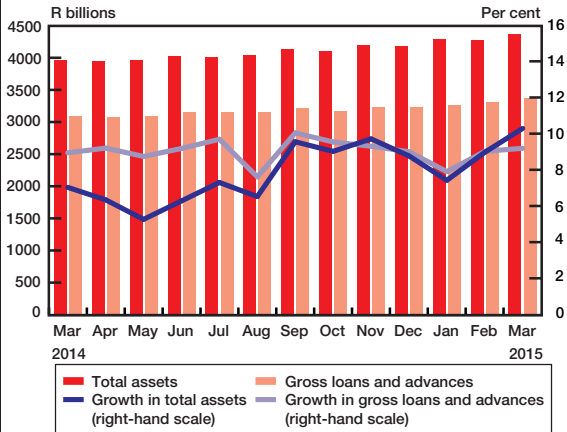
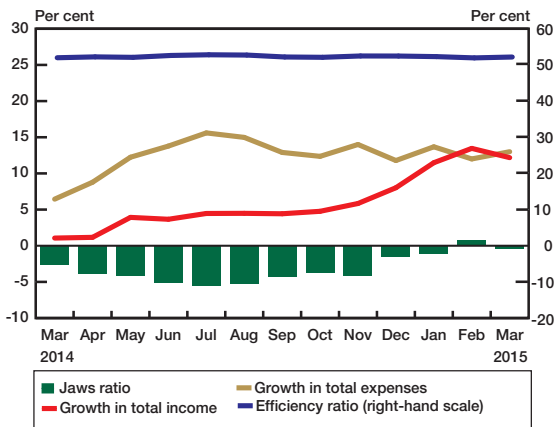


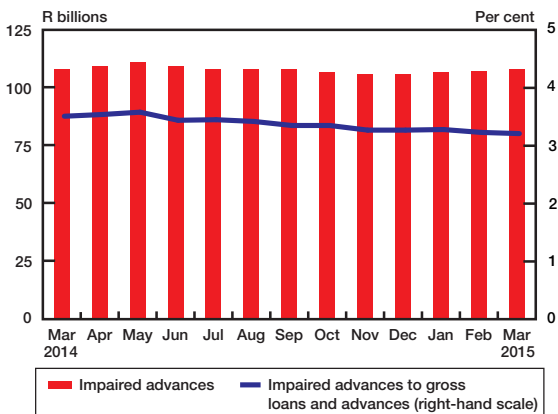
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

March 2015



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	14
Foreign banks with approved local representative offices	40

	Mar		
	2014 Rbn ¹	2015 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	3 961	4 369	10,3
Gross loans and advances	3 084	3 368	9,2
Home loans	850	869	2,2
Commercial mortgages	267	300	12,3
Credit cards	96	105	9,3
Lease and instalment debtors	337	358	6,4
Overdrafts	163	177	8,4
Term loans	581	680	17,2
Redeemable preference shares	64	73	13,5
Factoring accounts, trade and other bills and BA's	21	24	14,4
Loans granted/deposits placed under resale agreements	146	160	9,3
Bank intra-group balances	134	136	1,3
Other	425	486	14,4
Investment and trading positions	272	335	23,1
Derivative financial instruments	220	233	5,8
Short-term negotiable securities	208	226	8,6
Selected liabilities			
Deposits, current accounts and other creditors	3 196	3 521	10,2
Current	656	716	9,1
Savings	172	197	14,9
Call	573	617	7,7
Fixed and notice	947	998	5,5
Negotiable certificates of deposit	350	392	12,0
Repurchase agreements	105	123	17,7
Other	395	478	21,0
Derivative financial instruments and other trading liabilities	253	271	7,1
Equity			
Total equity	304	322	6,3
Off-balance sheet items			
Total off-balance sheet activities	1 091	1 189	9,1

	Mar	
	2014 %	2015 %
Profitability²		
Return on equity	13,83	15,95
Return on assets	1,03	1,17
Cost-to-income ratio	54,11	54,31
Net interest income to interest-earning assets	3,77	3,89
Non-interest revenue to total assets	2,51	2,55
Operating expenses to total assets	3,00	3,10
Profit/Loss (12 months) (Rbn)	47,59	61,38
Net interest income (12 months) (Rbn)	116,25	130,38
Non-interest income (12 months) (Rbn)	95,75	105,13
Operating expenses (12 months) (Rbn)	114,72	127,91

Liquidity

Liquid assets held to liquid-asset requirement	186,05	211,37
Short-term liabilities to total liabilities	57,17	56,21
Ten largest depositors (short-term) to total liabilities	8,66	9,43
Liquidity coverage ratio (%)	-	79,38

Credit risk

Impaired advances ³ (Rbn)	108,39	108,02
Impaired advances to gross loans and advances	3,51	3,21
Specific credit impairments to impaired advances	46,30	49,19
Specific credit impairments to gross loans and advances	1,63	1,58

Capital adequacy

Total capital adequacy (%)	14,84	14,08
Tier 1 (T1) capital adequacy (%)	12,08	11,41
Common equity T1 capital adequacy (%)	11,51	10,96

Financial leverage

Financial leverage multiple (times) ⁴	13,65	14,19
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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.