

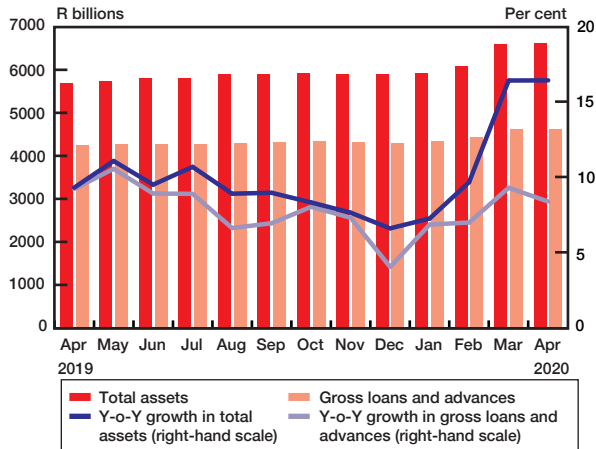


SOUTH AFRICAN RESERVE BANK
Prudential Authority

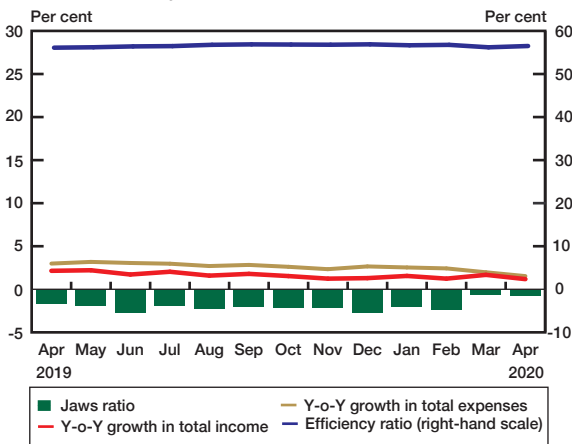
Selected South African banking sector trends

April 2020

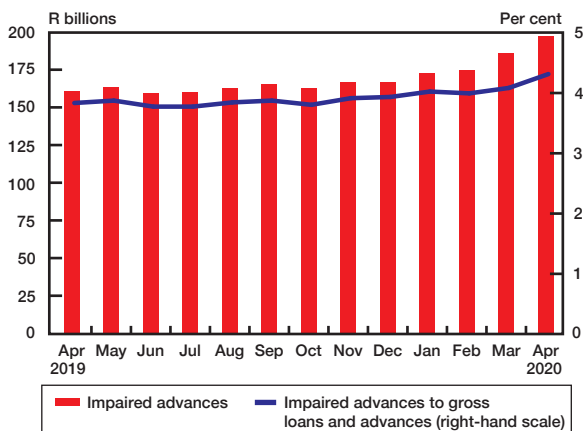
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Number of banks in South Africa

Registered banks	19
Mutual banks	4
Co-operative banks	4
Local branches of foreign banks	16
Foreign banks with approved local representative offices	30

	Apr		
	2019 Rbn ¹	2020 Rbn ¹	% Growth ¹
Balance sheet items			
Selected assets			
Total assets	5 686	6 619	16.4
Gross loans and advances	4 251	4 607	8.4
Homeloans	1 002	1 044	4.2
Commercial mortgages	315	352	11.8
Credit cards	126	127	1.5
Lease and instalment debtors	426	439	3.3
Overdrafts	235	247	5.2
Term loans	983	1 126	14.5
Redeemable preference shares	111	122	9.4
Factoring accounts, trade and other bills and BA's	25	25	1.3
Loans granted/deposits placed under resale agreements	241	272	12.8
Bank intra-group balances	229	223	-2.9
Other	558	629	12.8
Investment and trading positions	638	808	26.5
Derivative financial instruments	186	617	231.2
Short term negotiable securities	268	289	7.5
Selected liabilities			
Deposits, current accounts and other creditors	4 565	5 056	10.8
Current	839	982	17.1
Savings	261	315	20.8
Call	835	996	19.4
Fixed and notice	1 324	1 409	6.4
Negotiable certificates of deposit	569	525	-7.8
Repurchase agreements	193	157	-18.7
Other	545	672	23.4
Derivative financial instruments and other trading liabilities	274	716	161.0
Equity			
Total equity	469	499	6.3
Off-balance sheet items			
Total off-balance sheet activities	1 392	1 455	4.5

	Apr	
	2019 %	2020 %
Profitability²		
Return on equity	15.49	12.14
Return on assets	1.26	0.95
Cost-to-income ratio	57.97	58.36
Net interest income to interest-earning assets	3.95	3.86
Non-interest revenue to total assets	2.35	2.12
Operating expenses to total assets	3.14	2.94
Profit/Loss (12 months) (Rbn)	87.52	69.74
Net interest income (12 months) (Rbn)	167.34	175.07
Non-interest income (12 months) (Rbn)	128.14	127.38
Operating expenses (12 months) (Rbn)	171.27	176.52
Liquidity		
Liquid assets held to liquid-asset requirement	251.56	274.46
Short-term liabilities to total liabilities	53.99	52.73
Ten largest depositors to total funding	15.52	17.19
Liquidity coverage ratio (%)	146.04	137.31
Credit risk		
Impaired advances ³ (Rbn)	161.12	196.80
Impaired advances to gross loans and advances	3.79	4.27
Specific credit impairments to impaired advances	45.84	43.70
Portfolio credit impairments to gross loans and advances	1.04	1.15
Capital adequacy		
Total capital adequacy (%)	16.74	15.80
Tier 1 (T1) capital adequacy (%)	13.64	12.83
Common equity T1 capital adequacy (%)	12.90	12.08
Basel III leverage ratio		
Leverage ratio ⁴	6.40	6.17

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.