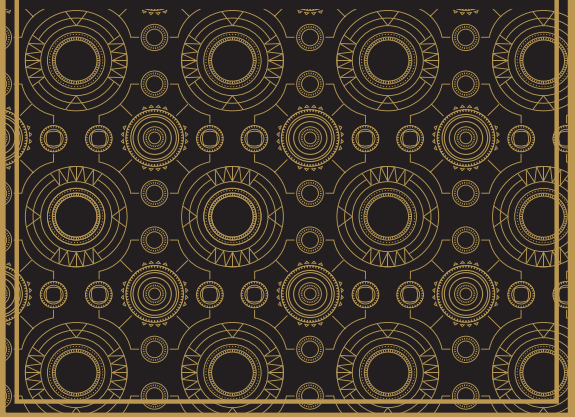




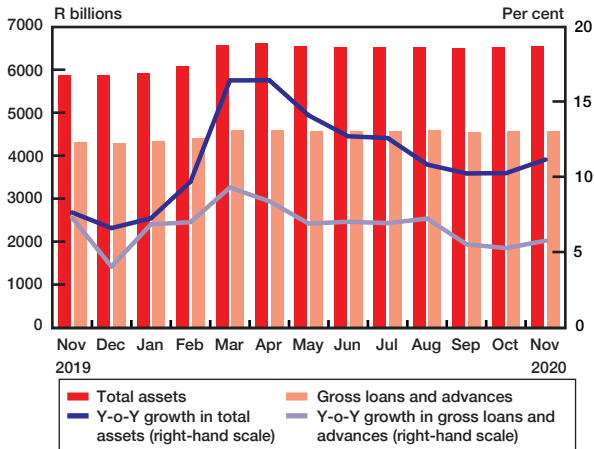
SOUTH AFRICAN RESERVE BANK
Prudential Authority

Selected South African banking sector trends

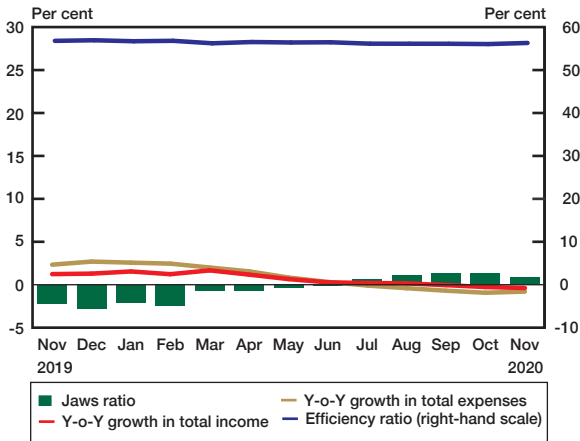
November 2020



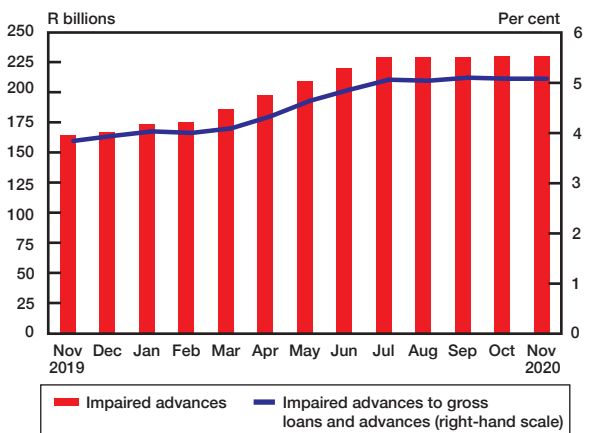
Total assets and gross loans and advances



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	13
Foreign banks with approved local representative offices	30

	Nov		
	2019	2020	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	5 887	6 543	11.1
Gross loans and advances	4 313	4 562	5.8
Homeloans	1 033	1 073	3.8
Commercial mortgages	337	361	7.2
Credit cards	135	133	-1.4
Lease and instalment debtors	443	455	2.6
Overdrafts	219	197	-10.1
Term loans	976	984	0.8
Redeemable preference shares	115	119	4.3
Factoring accounts, trade and other bills and BA's	30	25	-18.0
Loans granted/deposits placed under resale agreements	250	373	49.1
Bank intra-group balances	214	238	10.9
Other	561	603	7.7
Investment and trading positions	726	913	25.8
Derivative financial instruments	214	509	138.1
Short term negotiable securities	301	281	-6.6
Selected liabilities			
Deposits, current accounts and other creditors	4 728	5 117	8.2
Current	923	1 181	28.0
Savings	291	337	15.7
Call	837	995	18.8
Fixed and notice	1 369	1 370	0.0
Negotiable certificates of deposit	583	445	-23.6
Repurchase agreements	159	160	0.8
Other	565	627	11.1
Derivative financial instruments and other trading liabilities	307	582	89.7
Equity			
Total equity	495	520	5.0
Off-balance sheet items			
Total off-balance sheet activities	1 468	1 487	1.2

	Nov	
	2019	2020
	%	%
Profitability²		
Return on equity	14.80	7.68
Return on assets	1.18	0.57
Cost-to-income ratio	58.66	58.17
Net interest income to interest-earning assets	3.86	3.70
Non-interest revenue to total assets	2.23	1.92
Operating expenses to total assets	3.05	2.69
Profit/Loss (12 months) (Rbn)	85.63	38.99
Net interest income (12 months) (Rbn)	170.70	173.56
Non-interest income (12 months) (Rbn)	127.83	122.67
Operating expenses (12 months) (Rbn)	175.13	172.33
Liquidity		
Liquid assets held to liquid-asset requirement	268.24	294.99
Short-term liabilities to total liabilities	53.14	57.64
Ten largest depositors to total funding	14.37	18.92
Liquidity coverage ratio (%)	162.60	140.17
Credit risk		
Impaired advances ³ (Rbn)	163.61	229.54
Impaired advances to gross loans and advances	3.79	5.03
Specific credit impairments to impaired advances	45.41	43.43
Portfolio credit impairments to gross loans and advances	1.05	1.45
Capital adequacy		
Total capital adequacy (%)	16.56	16.50
Tier 1 (T1) capital adequacy (%)	13.50	13.45
Common equity T1 capital adequacy (%)	12.66	12.57
Basel III leverage ratio		
Leverage ratio ⁴	6.45	6.46

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.