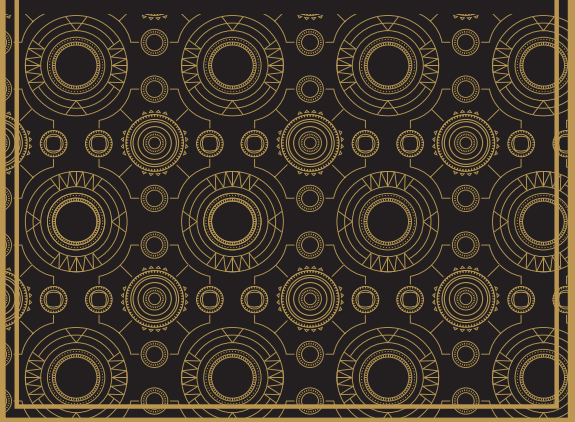


Selected South African banking sector trends

April 2021



Number of banks in South Africa

Registered banks	18
Mutual banks	4
Co-operative banks	5
Local branches of foreign banks	13
Foreign banks with approved local representative offices	29

	Apr		
	2020	2021	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 619	6 429	-2.9
Gross loans and advances	4 607	4 557	-1.1
Homeloans	1 044	1 107	6.1
Commercial mortgages	352	366	3.9
Credit cards	127	135	6.1
Lease and instalment debtors	439	460	4.6
Overdrafts	247	216	-12.7
Term loans	1 126	918	-18.4
Redeemable preference shares	122	119	-2.3
Factoring accounts, trade and other bills and BA's	25	25	-2.6
Loans granted/deposits placed under resale agreements	272	383	40.5
Bank intra-group balances	223	236	6.0
Other	629	594	-5.7
Investment and trading positions	808	926	14.6
Derivative financial instruments	617	369	-40.2
Short term negotiable securities	288	328	13.8
Selected liabilities			
Deposits, current accounts and other creditors	5 056	5 096	0.8
Current	985	1 178	19.5
Savings	312	355	13.8
Call	996	1 000	0.4
Fixed and notice	1 409	1 420	0.8
Negotiable certificates of deposit	525	387	-26.3
Repurchase agreements	157	158	0.4
Other	672	599	-10.9
Derivative financial instruments and other trading liabilities	716	466	-34.8
Equity			
Total equity	498	541	8.6
Off-balance sheet items			
Total off-balance sheet activities	1 455	1 475	1.4

	Apr	
	2020	2021
	%	%
Profitability²		
Return on equity	12.17	8.78
Return on assets	0.95	0.66
Cost-to-income ratio	58.40	58.85
Net interest income to interest-earning assets	3.86	3.69
Non-interest revenue to total assets	2.12	1.87
Operating expenses to total assets	2.94	2.68
Profit/Loss (12 months) (Rbn)	69.64	49.37
Net interest income (12 months) (Rbn)	175.04	174.76
Non-interest income (12 months) (Rbn)	127.38	121.70
Operating expenses (12 months) (Rbn)	176.60	174.45
Liquidity		
Liquid assets held to liquid-asset requirement	274.45	298.57
Short-term liabilities to total liabilities	52.76	60.16
Ten largest depositors to total funding	17.29	18.98
Liquidity coverage ratio (%)	136.37	141.60
Credit risk		
Impaired advances ³ (Rbn)	197.20	237.04
Impaired advances to gross loans and advances	4.28	5.20
Specific credit impairments to impaired advances	43.72	43.22
Portfolio credit impairments to gross loans and advances	1.15	1.41
Capital adequacy		
Total capital adequacy (%)	15.76	17.10
Tier 1 (T1) capital adequacy (%)	12.80	14.13
Common equity T1 capital adequacy (%)	12.06	13.11
Basel III leverage ratio		
Leverage ratio ⁴	6.17	6.70

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.