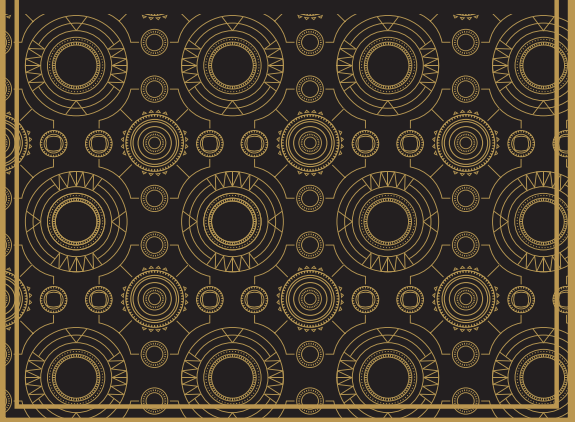


Selected South African banking sector trends

August 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

	Aug		
	2020	2021	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 535	6 589	0.8
Gross loans and advances	4 591	4 677	1.9
Homeloans	1 051	1 134	7.8
Commercial mortgages	361	374	3.7
Credit cards	130	136	4.8
Lease and instalment debtors	447	470	5.0
Overdrafts	210	215	2.2
Term loans	1 014	928	-8.5
Redeemable preference shares	121	124	2.2
Factoring accounts, trade and other bills and BA's	22	26	16.0
Loans granted/deposits placed under resale agreements	379	417	10.3
Bank intra-group balances	235	278	18.0
Other	620	576	-7.1
Investment and trading positions	862	991	14.9
Derivative financial instruments	497	344	-30.8
Short term negotiable securities	325	318	-2.0
Selected liabilities			
Deposits, current accounts and other creditors	5 122	5 231	2.1
Current	1 069	1 165	8.9
Savings	327	392	19.9
Call	982	1 086	10.6
Fixed and notice	1 434	1 472	2.7
Negotiable certificates of deposit	546	390	-28.5
Repurchase agreements	127	164	29.1
Other	637	563	-11.6
Derivative financial instruments and other trading liabilities	579	455	-21.5
Equity			
Total equity	505	562	11.3
Off-balance sheet items			
Total off-balance sheet activities	1 499	1 506	0.5

	Aug	
	2020	2021
	%	%
Profitability²		
Return on equity	8.58	12.12
Return on assets	0.65	0.94
Cost-to-income ratio	57.99	58.63
Net interest income to interest-earning assets	3.76	3.80
Non-interest revenue to total assets	1.98	1.97
Operating expenses to total assets	2.77	2.77
Profit/Loss (12 months) (Rbn)	44.37	78.89
Net interest income (12 months) (Rbn)	174.29	180.00
Non-interest income (12 months) (Rbn)	123.49	128.35
Operating expenses (12 months) (Rbn)	172.70	180.78
Liquidity		
Liquid assets held to liquid-asset requirement	298.95	298.53
Short-term liabilities to total liabilities	54.94	61.29
Ten largest depositors to total funding	17.78	18.42
Liquidity coverage ratio (%)	151.38	148.37
Net stable funding ratio (%)	112.91	119.39
Credit risk		
Impaired advances ³ (Rbn)	228.92	227.05
Impaired advances to gross loans and advances	4.99	4.85
Specific credit impairments to impaired advances	43.14	47.40
Portfolio credit impairments to gross loans and advances	1.38	1.38
Capital adequacy		
Total capital adequacy (%)	16.24	17.82
Tier 1 (T1) capital adequacy (%)	13.04	14.77
Common equity T1 capital adequacy (%)	12.27	13.50
Basel III leverage ratio		
Leverage ratio ⁴	6.24	6.83

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.