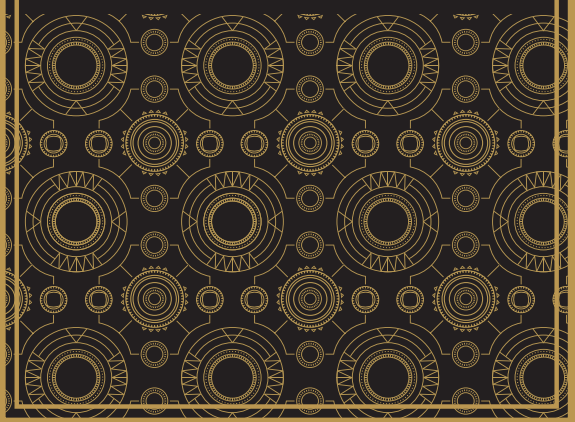


Selected South African banking sector trends

December 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

	Dec		
	2020	2021	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 572	6 723	2.3
Gross loans and advances	4 573	4 774	4.4
Homeloans	1 082	1 161	7.3
Commercial mortgages	365	375	2.8
Credit cards	132	136	3.0
Lease and instalment debtors	457	484	5.9
Overdrafts	205	221	7.8
Term loans	973	938	-3.6
Redeemable preference shares	119	112	-5.7
Factoring accounts, trade and other bills and BA's	25	36	46.3
Loans granted/deposits placed under resale agreements	378	431	14.1
Bank intra-group balances	252	296	17.5
Other	584	582	-0.3
Investment and trading positions	934	1 043	11.7
Derivative financial instruments	543	293	-46.1
Short term negotiable securities	292	363	24.4
Selected liabilities			
Deposits, current accounts and other creditors	5 117	5 403	5.6
Current	1 201	1 258	4.8
Savings	342	409	19.8
Call	988	1 070	8.3
Fixed and notice	1 378	1 476	7.1
Negotiable certificates of deposit	432	401	-7.2
Repurchase agreements	136	173	27.2
Other	640	616	-3.8
Derivative financial instruments and other trading liabilities	625	422	-32.4
Equity			
Total equity	524	567	8.4
Off-balance sheet items			
Total off-balance sheet activities	1 472	1 623	10.2

	Dec	
	2020	2021
	%	%
Profitability²		
Return on equity	6.96	13.79
Return on assets	0.52	1.09
Cost-to-income ratio	58.73	58.24
Net interest income to interest-earning assets	3.67	3.84
Non-interest revenue to total assets	1.89	2.01
Operating expenses to total assets	2.68	2.81
Profit/Loss (12 months) (Rbn)	34.76	93.62
Net interest income (12 months) (Rbn)	172.73	184.90
Non-interest income (12 months) (Rbn)	121.76	131.92
Operating expenses (12 months) (Rbn)	172.96	184.53
Liquidity		
Liquid assets held to liquid-asset requirement	304.67	327.46
Short-term liabilities to total liabilities	58.11	61.15
Ten largest depositors to total funding	19.16	19.94
Liquidity coverage ratio (%)	138.94	144.83
Net stable funding ratio (%)	113.49	117.38
Credit risk		
Impaired advances ³ (Rbn)	236.52	212.59
Impaired advances to gross loans and advances	5.17	4.45
Specific credit impairments to impaired advances	43.40	49.07
Portfolio credit impairments to gross loans and advances	1.44	1.32
Capital adequacy		
Total capital adequacy (%)	16.60	18.04
Tier 1 (T1) capital adequacy (%)	13.56	15.02
Common equity T1 capital adequacy (%)	12.63	13.68
Basel III leverage ratio		
Leverage ratio ⁴	6.50	6.80

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.