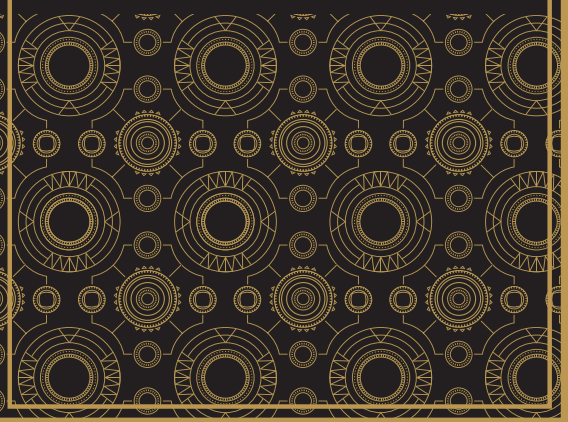


# Selected South African banking sector trends

## January 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	30

	Jan		
	2020	2021	%
	Rbn <sup>1</sup>	Rbn <sup>1</sup>	Growth <sup>1</sup>
<b>Balance sheet items</b>			
<b>Selected assets</b>			
Total assets	5 919	6 538	10.4
Gross loans and advances	4 338	4 572	5.4
Homeloans	1 041	1 082	4.0
Commercial mortgages	340	364	7.1
Credit cards	133	132	-0.7
Lease and instalment debtors	446	457	2.4
Overdrafts	228	209	-8.1
Term loans	963	966	0.3
Redeemable preference shares	119	118	-0.7
Factoring accounts, trade and other bills and BA's	24	25	5.5
Loans granted/deposits placed under resale agreements	252	393	56.0
Bank intra-group balances	226	249	9.8
Other	566	576	1.8
Investment and trading positions	718	941	31.1
Derivative financial instruments	240	472	96.1
Short term negotiable securities	280	309	10.5
<b>Selected liabilities</b>			
Deposits, current accounts and other creditors	4 729	5 121	8.3
Current	902	1 187	31.5
Savings	288	340	18.3
Call	835	995	19.1
Fixed and notice	1 406	1 393	-0.9
Negotiable certificates of deposit	562	438	-22.1
Repurchase agreements	172	145	-15.8
Other	564	623	10.5
Derivative financial instruments and other trading liabilities	332	556	67.8
<b>Equity</b>			
Total equity	509	530	4.0
<b>Off-balance sheet items</b>			
Total off-balance sheet activities	1 458	1 452	-0.4

	Jan	
	2020	2021
	%	%
<b>Profitability<sup>2</sup></b>		
Return on equity	14.46	6.87
Return on assets	1.16	0.51
Cost-to-income ratio	58.57	58.88
Net interest income to interest-earning assets	3.88	3.66
Non-interest revenue to total assets	2.22	1.86
Operating expenses to total assets	3.05	2.66
Profit/Loss (12 months) (Rbn)	84.71	34.82
Net interest income (12 months) (Rbn)	172.85	172.87
Non-interest income (12 months) (Rbn)	128.98	120.96
Operating expenses (12 months) (Rbn)	176.78	173.00
<b>Liquidity</b>		
Liquid assets held to liquid-asset requirement	260.05	302.80
Short-term liabilities to total liabilities	54.27	58.60
Ten largest depositors to total funding	15.86	20.16
Liquidity coverage ratio (%)	151.73	147.64
<b>Credit risk</b>		
Impaired advances <sup>3</sup> (Rbn)	172.59	239.57
Impaired advances to gross loans and advances	3.98	5.24
Specific credit impairments to impaired advances	44.59	43.18
Portfolio credit impairments to gross loans and advances	1.08	1.45
<b>Capital adequacy</b>		
Total capital adequacy (%)	16.42	16.47
Tier 1 (T1) capital adequacy (%)	13.40	13.45
Common equity T1 capital adequacy (%)	12.55	12.56
<b>Basel III leverage ratio</b>		
Leverage ratio <sup>4</sup>	6.46	6.45

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.