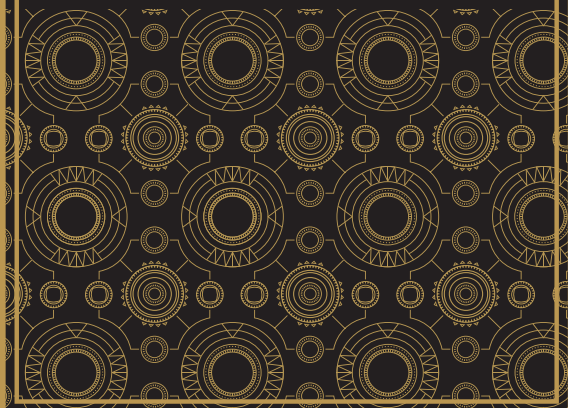


Selected South African banking sector trends

July 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

	Jul		
	2020	2021	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 532	6 518	-0.2
Gross loans and advances	4 571	4 609	0.8
Homeloans	1 045	1 122	7.4
Commercial mortgages	360	375	4.1
Credit cards	129	135	4.3
Lease and instalment debtors	447	465	4.0
Overdrafts	219	212	-3.1
Term loans	1 037	930	-10.3
Redeemable preference shares	121	122	0.8
Factoring accounts, trade and other bills and BA's	23	26	11.6
Loans granted/deposits placed under resale agreements	361	390	7.9
Bank intra-group balances	210	268	27.7
Other	618	564	-8.7
Investment and trading positions	832	990	19.1
Derivative financial instruments	531	341	-35.8
Short term negotiable securities	335	318	-5.1
Selected liabilities			
Deposits, current accounts and other creditors	5 076	5 179	2.0
Current	1 039	1 159	11.5
Savings	325	390	19.9
Call	932	1 035	11.1
Fixed and notice	1 464	1 475	0.8
Negotiable certificates of deposit	565	385	-32.0
Repurchase agreements	110	154	39.5
Other	641	582	-9.2
Derivative financial instruments and other trading liabilities	616	448	-27.3
Equity			
Total equity	502	560	11.6
Off-balance sheet items			
Total off-balance sheet activities	1 493	1 507	1.0

	Jul	
	2020	2021
	%	%
Profitability²		
Return on equity	8.87	11.75
Return on assets	0.67	0.90
Cost-to-income ratio	58.00	59.06
Net interest income to interest-earning assets	3.78	3.78
Non-interest revenue to total assets	2.01	1.95
Operating expenses to total assets	2.80	2.77
Profit/Loss (12 months) (Rbn)	46.14	75.66
Net interest income (12 months) (Rbn)	174.34	178.67
Non-interest income (12 months) (Rbn)	124.31	126.88
Operating expenses (12 months) (Rbn)	173.22	180.47
Liquidity		
Liquid assets held to liquid-asset requirement	301.02	296.88
Short-term liabilities to total liabilities	53.27	60.26
Ten largest depositors to total funding	17.38	18.39
Liquidity coverage ratio (%)	149.86	144.33
Net stable funding ratio (%)	113.15	118.39
Credit risk		
Impaired advances ³ (Rbn)	228.96	228.94
Impaired advances to gross loans and advances	5.01	4.97
Specific credit impairments to impaired advances	42.45	47.14
Portfolio credit impairments to gross loans and advances	1.37	1.38
Capital adequacy		
Total capital adequacy (%)	16.08	17.87
Tier 1 (T1) capital adequacy (%)	12.90	14.75
Common equity T1 capital adequacy (%)	12.16	13.48
Basel III leverage ratio		
Leverage ratio ⁴	6.23	6.86

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.