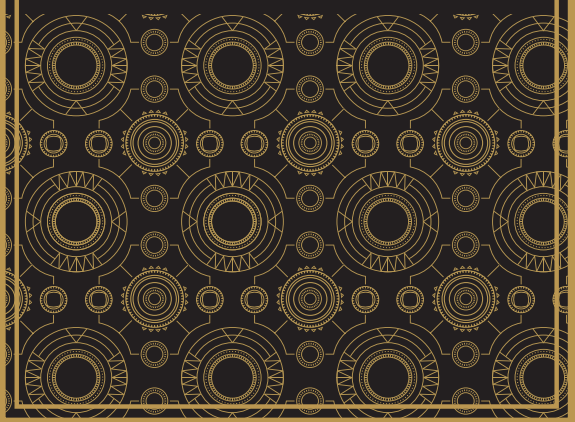


Selected South African banking sector trends

June 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

	Jun		
	2020	2021	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 533	6 487	-0.7
Gross loans and advances	4 571	4 581	0.2
Homeloans	1 042	1 119	7.4
Commercial mortgages	357	371	4.0
Credit cards	128	136	6.5
Lease and instalment debtors	443	467	5.2
Overdrafts	237	211	-11.0
Term loans	1 013	923	-8.9
Redeemable preference shares	123	121	-1.6
Factoring accounts, trade and other bills and BA's	23	27	17.7
Loans granted/deposits placed under resale agreements	340	392	15.4
Bank intra-group balances	221	228	3.2
Other	644	586	-9.1
Investment and trading positions	826	970	17.4
Derivative financial instruments	557	336	-39.6
Short term negotiable securities	315	327	3.8
Selected liabilities			
Deposits, current accounts and other creditors	5 046	5 144	1.9
Current	1 031	1 222	18.6
Savings	319	368	15.2
Call	963	1 007	4.6
Fixed and notice	1 411	1 414	0.2
Negotiable certificates of deposit	562	384	-31.7
Repurchase agreements	122	148	21.1
Other	638	601	-5.8
Derivative financial instruments and other trading liabilities	644	447	-30.6
Equity			
Total equity	498	552	10.8
Off-balance sheet items			
Total off-balance sheet activities	1 475	1 506	2.2

	Jun	
	2020	2021
	%	%
Profitability²		
Return on equity	9.06	11.21
Return on assets	0.69	0.85
Cost-to-income ratio	58.33	59.27
Net interest income to interest-earning assets	3.80	3.75
Non-interest revenue to total assets	2.03	1.94
Operating expenses to total assets	2.84	2.77
Profit/Loss (12 months) (Rbn)	47.22	70.93
Net interest income (12 months) (Rbn)	173.94	177.41
Non-interest income (12 months) (Rbn)	124.18	126.55
Operating expenses (12 months) (Rbn)	173.90	180.16
Liquidity		
Liquid assets held to liquid-asset requirement	290.26	304.39
Short-term liabilities to total liabilities	53.36	60.49
Ten largest depositors to total funding	17.01	19.81
Liquidity coverage ratio (%)	141.58	152.01
Credit risk		
Impaired advances ³ (Rbn)	220.10	233.71
Impaired advances to gross loans and advances	4.81	5.10
Specific credit impairments to impaired advances	43.16	46.48
Portfolio credit impairments to gross loans and advances	1.36	1.41
Capital adequacy		
Total capital adequacy (%)	16.29	17.91
Tier 1 (T1) capital adequacy (%)	13.01	14.80
Common equity T1 capital adequacy (%)	12.26	13.54
Basel III leverage ratio		
Leverage ratio ⁴	6.25	6.91

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.