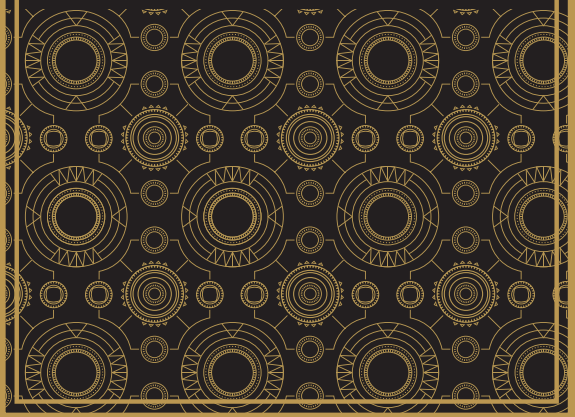


# Selected South African banking sector trends

March 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

	Mar		
	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	6 581	6 457	-1.9
Gross loans and advances	4 607	4 601	-0.1
Homeloans	1 050	1 100	4.7
Commercial mortgages	349	363	3.9
Credit cards	134	134	0.0
Lease and instalment debtors	448	461	3.0
Overdrafts	237	221	-6.7
Term loans	1 096	927	-15.4
Redeemable preference shares	124	120	-3.2
Factoring accounts, trade and other bills and BA's	30	27	-10.2
Loans granted/deposits placed under resale agreements	278	407	46.2
Bank intra-group balances	219	260	18.5
Other	642	582	-9.3
Investment and trading positions	765	929	21.6
Derivative financial instruments	584	376	-35.6
Short term negotiable securities	267	294	10.2
<b>Selected liabilities</b>			
Deposits, current accounts and other creditors	5 016	5 109	1.9
Current	961	1 204	25.3
Savings	294	338	14.8
Call	989	1 026	3.8
Fixed and notice	1 428	1 362	-4.6
Negotiable certificates of deposit	499	402	-19.4
Repurchase agreements	193	161	-16.5
Other	653	616	-5.7
Derivative financial instruments and other trading liabilities	685	471	-31.2
<b>Equity</b>			
Total equity	501	542	8.3
<b>Off-balance sheet items</b>			
Total off-balance sheet activities	1 477	1 465	-0.8

	Mar	
	2020	2021
	%	%
<b>Profitability<sup>2</sup></b>		
Return on equity	13.62	7.47
Return on assets	1.07	0.55
Cost-to-income ratio	58.09	58.89
Net interest income to interest-earning assets	3.89	3.68
Non-interest revenue to total assets	2.18	1.84
Operating expenses to total assets	2.98	2.65
Profit/Loss (12 months) (Rbn)	79.63	39.23
Net interest income (12 months) (Rbn)	175.08	174.05
Non-interest income (12 months) (Rbn)	128.94	120.21
Operating expenses (12 months) (Rbn)	176.62	173.29
<b>Liquidity</b>		
Liquid assets held to liquid-asset requirement	275.43	293.73
Short-term liabilities to total liabilities	54.43	60.05
Ten largest depositors to total funding	17.16	19.55
Liquidity coverage ratio (%)	129.24	137.95
<b>Credit risk</b>		
Impaired advances <sup>3</sup> (Rbn)	186.06	235.70
Impaired advances to gross loans and advances	4.04	5.12
Specific credit impairments to impaired advances	43.44	43.26
Portfolio credit impairments to gross loans and advances	1.06	1.42
<b>Capital adequacy</b>		
Total capital adequacy (%)	15.87	16.90
Tier 1 (T1) capital adequacy (%)	12.91	13.84
Common equity T1 capital adequacy (%)	12.10	12.83
<b>Basel III leverage ratio</b>		
Leverage ratio <sup>4</sup>	6.11	6.59

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.