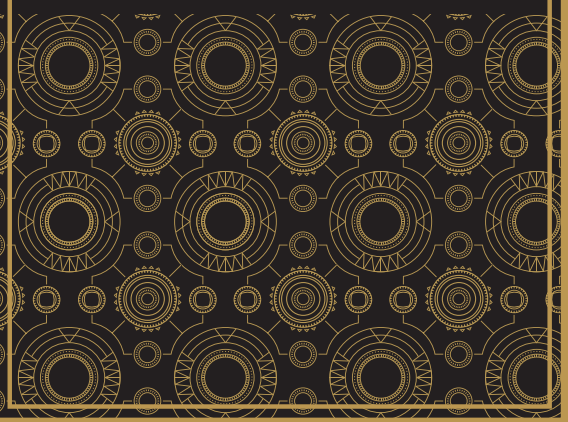


# Selected South African banking sector trends

May 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

	May		
	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	6 543	6 491	-0.8
Gross loans and advances	4 563	4 559	-0.1
Homeloans	1 041	1 115	7.1
Commercial mortgages	351	368	4.7
Credit cards	128	136	6.7
Lease and instalment debtors	439	464	5.7
Overdrafts	243	212	-12.9
Term loans	1 040	916	-12.0
Redeemable preference shares	121	118	-2.5
Factoring accounts, trade and other bills and BA's	24	24	1.0
Loans granted/deposits placed under resale agreements	305	380	24.3
Bank intra-group balances	225	234	4.0
Other	646	594	-8.1
Investment and trading positions	806	967	19.9
Derivative financial instruments	568	409	-28.0
Short term negotiable securities	320	325	1.7
<b>Selected liabilities</b>			
Deposits, current accounts and other creditors	5 056	5 105	1.0
Current	973	1 176	20.8
Savings	314	365	16.3
Call	977	1 040	6.4
Fixed and notice	1 432	1 423	-0.6
Negotiable certificates of deposit	561	394	-29.8
Repurchase agreements	156	118	-24.3
Other	643	590	-8.2
Derivative financial instruments and other trading liabilities	657	505	-23.2
<b>Equity</b>			
Total equity	500	546	9.3
<b>Off-balance sheet items</b>			
Total off-balance sheet activities	1 445	1 472	1.9

	May	
	2020	2021
	%	%
<b>Profitability<sup>2</sup></b>		
Return on equity	10.69	9.95
Return on assets	0.83	0.75
Cost-to-income ratio	58.28	59.17
Net interest income to interest-earning assets	3.84	3.72
Non-interest revenue to total assets	2.07	1.90
Operating expenses to total assets	2.89	2.72
Profit/Loss (12 months) (Rbn)	60.89	57.63
Net interest income (12 months) (Rbn)	175.11	175.75
Non-interest income (12 months) (Rbn)	125.53	123.51
Operating expenses (12 months) (Rbn)	175.23	177.06
<b>Liquidity</b>		
Liquid assets held to liquid-asset requirement	280.16	304.78
Short-term liabilities to total liabilities	53.11	60.28
Ten largest depositors to total funding	16.54	19.10
Liquidity coverage ratio (%)	137.81	144.16
<b>Credit risk</b>		
Impaired advances <sup>3</sup> (Rbn)	209.40	236.53
Impaired advances to gross loans and advances	4.59	5.19
Specific credit impairments to impaired advances	43.61	46.12
Portfolio credit impairments to gross loans and advances	1.23	1.41
<b>Capital adequacy</b>		
Total capital adequacy (%)	15.79	17.28
Tier 1 (T1) capital adequacy (%)	12.83	14.36
Common equity T1 capital adequacy (%)	12.08	13.15
<b>Basel III leverage ratio</b>		
Leverage ratio <sup>4</sup>	6.22	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.