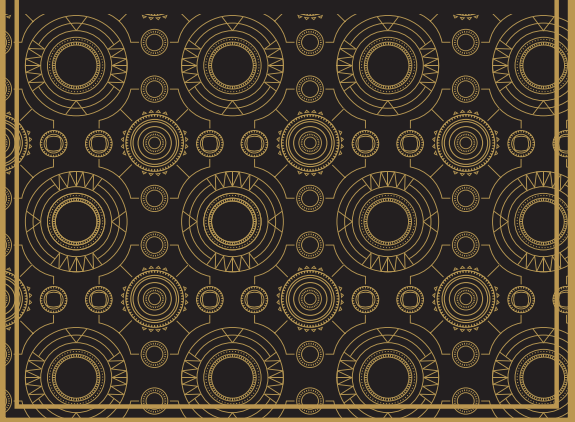


Selected South African banking sector trends

November 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

	Nov		
	2020	2021	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 543	6 782	3.7
Gross loans and advances	4 562	4 801	5.2
Homeloans	1 073	1 156	7.7
Commercial mortgages	361	371	2.7
Credit cards	133	138	4.0
Lease and instalment debtors	455	481	5.9
Overdrafts	197	214	8.5
Term loans	984	937	-4.7
Redeemable preference shares	119	118	-1.4
Factoring accounts, trade and other bills and BA's	25	34	37.4
Loans granted/deposits placed under resale agreements	373	442	18.5
Bank intra-group balances	238	298	25.5
Other	603	610	1.1
Investment and trading positions	913	1 036	13.5
Derivative financial instruments	509	318	-37.4
Short term negotiable securities	281	347	23.4
Selected liabilities			
Deposits, current accounts and other creditors	5 117	5 381	5.2
Current	1 181	1 217	3.0
Savings	337	406	20.5
Call	995	1 107	11.2
Fixed and notice	1 370	1 480	8.0
Negotiable certificates of deposit	445	398	-10.6
Repurchase agreements	160	189	17.7
Other	627	583	-7.0
Derivative financial instruments and other trading liabilities	582	463	-20.5
Equity			
Total equity	520	562	8.2
Off-balance sheet items			
Total off-balance sheet activities	1 483	1 610	8.6

	Nov	
	2020	2021
	%	%
Profitability²		
Return on equity	7.67	13.25
Return on assets	0.57	1.04
Cost-to-income ratio	58.16	58.23
Net interest income to interest-earning assets	3.70	3.83
Non-interest revenue to total assets	1.92	1.99
Operating expenses to total assets	2.69	2.79
Profit/Loss (12 months) (Rbn)	38.89	89.37
Net interest income (12 months) (Rbn)	173.44	183.57
Non-interest income (12 months) (Rbn)	122.67	130.56
Operating expenses (12 months) (Rbn)	172.22	182.92
Liquidity		
Liquid assets held to liquid-asset requirement	294.99	321.83
Short-term liabilities to total liabilities	57.64	60.55
Ten largest depositors to total funding	18.92	18.78
Liquidity coverage ratio (%)	140.18	147.80
Net stable funding ratio (%)	114.16	118.28
Credit risk		
Impaired advances ³ (Rbn)	229.54	217.94
Impaired advances to gross loans and advances	5.03	4.54
Specific credit impairments to impaired advances	43.43	48.10
Portfolio credit impairments to gross loans and advances	1.45	1.32
Capital adequacy		
Total capital adequacy (%)	16.49	17.76
Tier 1 (T1) capital adequacy (%)	13.45	14.81
Common equity T1 capital adequacy (%)	12.56	13.48
Basel III leverage ratio		
Leverage ratio ⁴	6.46	6.64

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.