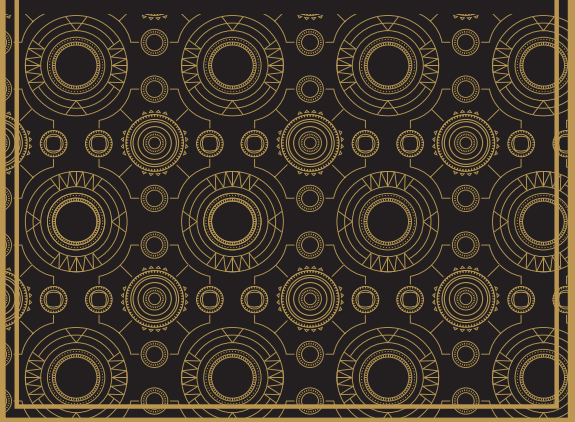


Selected South African banking sector trends

October 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

	Oct		
	2020	2021	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 533	6 596	1.0
Gross loans and advances	4 571	4 686	2.5
Homeloans	1 065	1 147	7.7
Commercial mortgages	361	372	3.0
Credit cards	132	137	4.3
Lease and instalment debtors	450	477	6.0
Overdrafts	203	212	4.6
Term loans	1 008	915	-9.2
Redeemable preference shares	120	123	2.7
Factoring accounts, trade and other bills and BA's	24	32	32.6
Loans granted/deposits placed under resale agreements	378	422	11.7
Bank intra-group balances	233	279	19.7
Other	599	571	-4.7
Investment and trading positions	881	1 026	16.4
Derivative financial instruments	503	279	-44.4
Short term negotiable securities	321	340	5.8
Selected liabilities			
Deposits, current accounts and other creditors	5 126	5 273	2.9
Current	1 138	1 180	3.7
Savings	336	396	18.1
Call	989	1 047	5.9
Fixed and notice	1 406	1 494	6.3
Negotiable certificates of deposit	479	384	-19.9
Repurchase agreements	138	172	25.0
Other	641	600	-6.4
Derivative financial instruments and other trading liabilities	569	409	-28.1
Equity			
Total equity	517	559	8.1
Off-balance sheet items			
Total off-balance sheet activities	1 480	1 545	4.4

	Oct	
	2020	2021
	%	%
Profitability²		
Return on equity	8.05	12.64
Return on assets	0.60	0.99
Cost-to-income ratio	57.91	58.62
Net interest income to interest-earning assets	3.72	3.83
Non-interest revenue to total assets	1.94	1.98
Operating expenses to total assets	2.71	2.80
Profit/Loss (12 months) (Rbn)	41.36	84.25
Net interest income (12 months) (Rbn)	173.80	182.51
Non-interest income (12 months) (Rbn)	123.05	129.19
Operating expenses (12 months) (Rbn)	171.92	182.71
Liquidity		
Liquid assets held to liquid-asset requirement	291.91	309.93
Short-term liabilities to total liabilities	56.88	60.75
Ten largest depositors to total funding	17.85	18.11
Liquidity coverage ratio (%)	143.46	140.34
Net stable funding ratio (%)	114.83	119.37
Credit risk		
Impaired advances ³ (Rbn)	229.86	220.54
Impaired advances to gross loans and advances	5.03	4.71
Specific credit impairments to impaired advances	44.14	47.73
Portfolio credit impairments to gross loans and advances	1.42	1.39
Capital adequacy		
Total capital adequacy (%)	16.41	18.87
Tier 1 (T1) capital adequacy (%)	13.35	15.95
Common equity T1 capital adequacy (%)	12.49	14.62
Basel III leverage ratio		
Leverage ratio ⁴	6.34	7.30

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.