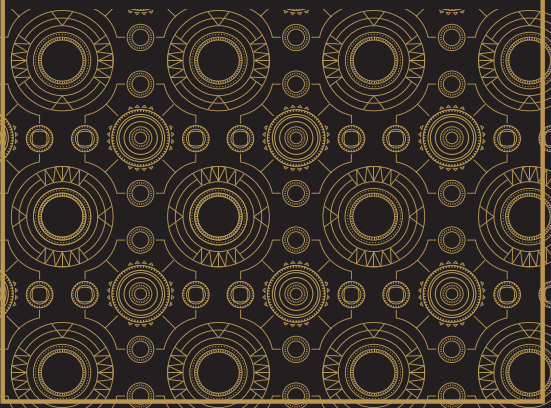


Selected South African banking sector trends

September 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

	Sep		
	2020	2021	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 503	6 611	1.6
Gross loans and advances	4 539	4 705	3.6
Homeloans	1 058	1 142	7.9
Commercial mortgages	360	376	4.4
Credit cards	131	136	4.0
Lease and instalment debtors	449	473	5.4
Overdrafts	202	213	5.5
Term loans	998	902	-9.6
Redeemable preference shares	119	122	2.7
Factoring accounts, trade and other bills and BA's	25	34	37.1
Loans granted/deposits placed under resale agreements	382	427	11.8
Bank intra-group balances	226	285	26.4
Other	589	593	0.7
Investment and trading positions	866	995	14.9
Derivative financial instruments	490	304	-38.1
Short term negotiable securities	334	330	-1.0
Selected liabilities			
Deposits, current accounts and other creditors	5 106	5 268	3.2
Current	1 109	1 197	8.0
Savings	331	397	20.0
Call	951	1 051	10.5
Fixed and notice	1 424	1 475	3.6
Negotiable certificates of deposit	507	383	-24.5
Repurchase agreements	157	178	13.6
Other	627	586	-6.5
Derivative financial instruments and other trading liabilities	568	425	-25.3
Equity			
Total equity	510	562	10.3
Off-balance sheet items			
Total off-balance sheet activities	1 512	1 517	0.4

	Sep	
	2020	2021
	%	%
Profitability²		
Return on equity	8.17	12.40
Return on assets	0.61	0.96
Cost-to-income ratio	57.98	58.62
Net interest income to interest-earning assets	3.74	3.81
Non-interest revenue to total assets	1.97	1.97
Operating expenses to total assets	2.74	2.78
Profit/Loss (12 months) (Rbn)	42.11	82.00
Net interest income (12 months) (Rbn)	173.93	181.24
Non-interest income (12 months) (Rbn)	123.73	128.69
Operating expenses (12 months) (Rbn)	172.59	181.68
Liquidity		
Liquid assets held to liquid-asset requirement	293.72	305.26
Short-term liabilities to total liabilities	56.13	60.57
Ten largest depositors to total funding	17.34	18.99
Liquidity coverage ratio (%)	147.31	140.06
Net stable funding ratio (%)	114.73	118.78
Credit risk		
Impaired advances ³ (Rbn)	229.16	222.97
Impaired advances to gross loans and advances	5.05	4.74
Specific credit impairments to impaired advances	43.75	47.70
Portfolio credit impairments to gross loans and advances	1.44	1.39
Capital adequacy		
Total capital adequacy (%)	16.34	17.95
Tier 1 (T1) capital adequacy (%)	13.16	14.94
Common equity T1 capital adequacy (%)	12.34	13.66
Basel III leverage ratio		
Leverage ratio ⁴	6.31	6.81

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.