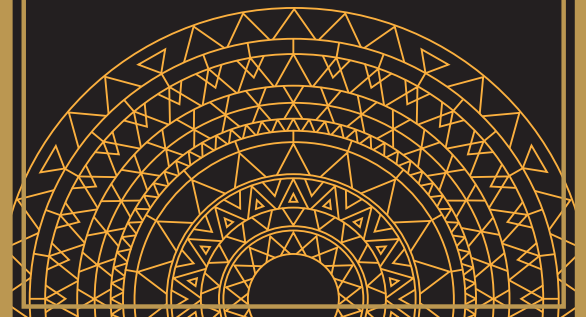




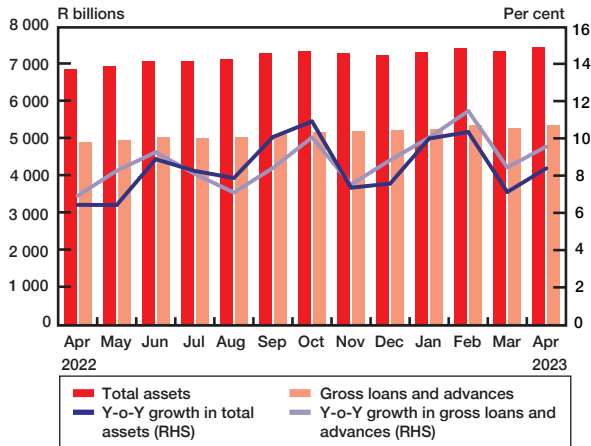
SOUTH AFRICAN RESERVE BANK
Prudential Authority

Selected South African banking sector trends

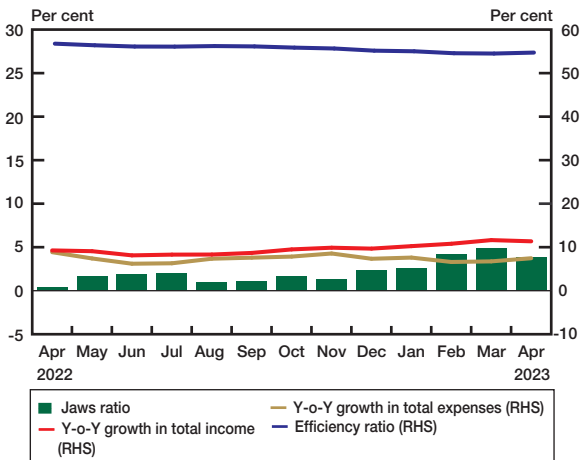
April 2023



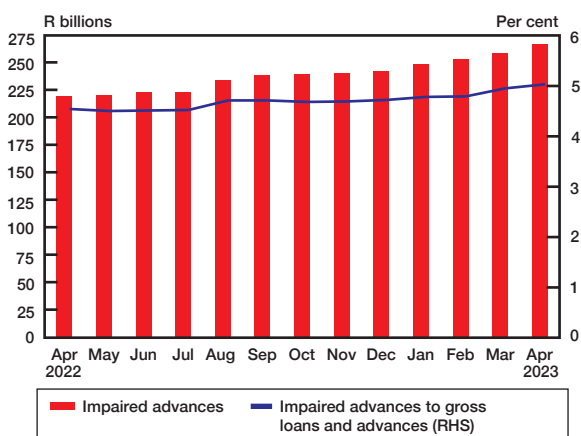
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Number of banks in South Africa

Registered banks	18
Mutual banks	4
Co-operative banks	6
Local branches of foreign banks	12
Foreign banks with approved local representative offices	29

	Apr		
	2022	2023	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 849	7 423	8.4
Gross loans and advances	4 873	5 338	9.6
Homeloans	1 187	1 266	6.6
Commercial mortgages	374	402	7.5
Credit cards	141	154	9.2
Lease and instalment debtors	497	543	9.1
Overdrafts	243	271	11.8
Term loans	982	1 099	11.9
Redeemable preference shares	109	116	6.3
Factoring accounts, trade and other bills and BA's	35	57	59.8
Loans granted/deposits placed under resale agreements	417	524	25.9
Bank intra-group balances	299	268	-10.3
Other	588	639	8.6
Investment and trading positions	1 008	1 020	1.2
Derivative financial instruments	301	242	-19.6
Short term negotiable securities	375	384	2.3
Selected liabilities			
Deposits, current accounts and other creditors	5 483	6 110	11.4
Current	1 200	1 269	5.7
Savings	405	446	10.0
Call	1 083	1 224	13.0
Fixed and notice	1 522	1 696	11.4
Negotiable certificates of deposit	479	634	32.6
Repurchase agreements	192	183	-5.0
Other	601	658	9.5
Derivative financial instruments and other trading liabilities	452	383	-15.1
Equity			
Total equity	562	575	2.3
Off-balance sheet items			
Total off-balance sheet activities	1 600	1 712	7.0

	Apr	
	2022	2023
	%	%
Profitability²		
Return on equity	13.81	14.67
Return on assets	1.10	1.10
Cost-to-income ratio	58.63	56.58
Net interest income to interest-earning assets	3.86	4.00
Non-interest revenue to total assets	2.02	2.00
Operating expenses to total assets	2.85	2.83
Profit/Loss (12 months) (Rbn)	97.60	102.32
Net interest income (12 months) (Rbn)	189.56	216.15
Non-interest income (12 months) (Rbn)	134.23	144.41
Operating expenses (12 months) (Rbn)	189.84	204.01
Liquidity		
Liquid assets held to liquid-asset requirement	309.87	347.65
Short-term liabilities to total liabilities	61.08	58.97
Ten largest depositors to total funding	18.96	19.78
Liquidity coverage ratio (%)	144.17	150.05
Net stable funding ratio (%)	116.84	117.65
Credit risk		
Impaired advances ³ (Rbn)	218.99	265.67
Impaired advances to gross loans and advances	4.49	4.98
Specific credit impairments to impaired advances	48.85	46.37
Portfolio credit impairments to gross loans and advances	1.30	1.17
Capital adequacy		
Total capital adequacy (%)	17.99	17.00
Tier 1 (T1) capital adequacy (%)	15.24	14.83
Common equity T1 capital adequacy (%)	13.88	13.34
Basel III leverage ratio		
Leverage ratio ⁴	6.78	6.51

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.