

SELECTED SOUTH AFRICAN BANKING SECTOR TRENDS

August 2024



Number of banks in South Africa	28		
of which local branches of foreign banks	11		
	August		
	2023	2024	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	7 527	7 984	6.1
Gross loans and advances	5 372	5 671	5.6
Homeloans	1 284	1 323	3.0
Commercial mortgages	406	410	0.8
Credit cards	158	173	9.7
Lease and instalment debtors	561	599	6.7
Overdrafts	253	267	5.6
Term loans	1 118	1 200	7.3
Redeemable preference shares	116	118	2.1
Factoring accounts, trade and other bills and BA's	53	50	-4.3
Loans granted/deposits placed under resale agreements	535	525	-1.9
Bank intra-group balances	266	294	10.5
Other	621	711	14.5
Investment and trading positions	1 041	1 121	7.7
Derivative financial instruments	276	281	1.8
Short term negotiable securities	432	442	2.3
Selected liabilities			
Deposits, current accounts and other creditors	6 191	6 593	6.5
Current	1 195	1 296	8.5
Savings	464	520	12.0
Call	1 261	1 304	3.4
Fixed and notice	1 800	1 960	8.9
Negotiable certificates of deposit	639	580	-9.3
Repurchase agreements	176	187	6.5
Other	658	746	13.4
Derivative financial instruments and other trading liabilities	387	391	1.2
Equity			
Total equity	595	640	7.5
Off-balance sheet items			
Total off-balance sheet activities	1 783	1 954	9.6

	August	
	2023	2024
	%	%
Profitability ²		
Return on equity	14.96	15.05
Return on assets	1.11	1.13
Cost-to-income ratio	56.28	57.13
Net interest income to interest-earning assets	4.07	4.13
Non-interest revenue to total assets	2.01	2.05
Operating expenses to total assets	2.85	2.96
Profit/Loss (12 months) (Rbn)	104.50	109.04
Net interest income (12 months) (Rbn)	225.85	240.92
Non-interest income (12 months) (Rbn)	148.69	158.10
Operating expenses (12 months) (Rbn)	210.79	227.96
Liquidity		
Liquid assets held to liquid-asset requirement	338.99	349.66
Short-term liabilities to total liabilities	58.22	59.09
Ten largest depositors to total funding	18.64	19.15
Liquidity coverage ratio (%)	152.86	150.72
Net stable funding ratio (%)	117.67	118.63
Credit risk		
Impaired advances ³ (Rbn)	289.35	301.22
Impaired advances to gross loans and advances	5.39	5.31
Specific credit impairments to impaired advances	45.58	47.34
Portfolio credit impairments to gross loans and advances	1.15	1.08
Capital adequacy		
Total capital adequacy (%)	17.25	17.13
Tier 1 (T1) capital adequacy (%)	15.03	15.06
Common equity T1 capital adequacy (%)	13.41	13.31
Basel III leverage ratio		
Leverage ratio ⁴	6.58	6.49
Footnotes		
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.		

