

SELECTED SOUTH AFRICAN BANKING SECTOR TRENDS

November 2024



Number of banks in South Africa	28		
of which local branches of foreign banks	11		
	November		
	2023	2024	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	7 607	8 158	7.2
Gross loans and advances	5 413	5 759	6.4
Homeloans	1 293	1 333	3.1
Commercial mortgages	407	413	1.4
Credit cards	163	177	8.4
Lease and instalment debtors	575	614	6.7
Overdrafts	257	271	5.8
Term loans	1 115	1 225	9.9
Redeemable preference shares	117	117	-0.1
Factoring accounts, trade and other bills and BA's	59	51	-13.8
Loans granted/deposits placed under resale agreements	487	577	18.3
Bank intra-group balances	290	284	-2.0
Other	649	697	7.3
Investment and trading positions	1 110	1 192	7.4
Derivative financial instruments	260	246	-5.5
Short term negotiable securities	428	441	2.9
Selected liabilities			
Deposits, current accounts and other creditors	6 274	6 763	7.8
Current	1 260	1 347	6.8
Savings	483	546	13.0
Call	1 277	1 335	4.6
Fixed and notice	1 773	1 953	10.2
Negotiable certificates of deposit	599	588	-1.8
Repurchase agreements	174	241	38.4
Other	708	753	6.4
Derivative financial instruments and other trading liabilities	368	374	1.8
Equity			
Total equity	608	649	6.7
Off-balance sheet items			
Total off-balance sheet activities	1 819	1 952	7.3

	November	
	2023	2024
	%	%
Profitability ²		
Return on equity	14.84	15.66
Return on assets	1.10	1.17
Cost-to-income ratio	56.85	56.66
Net interest income to interest-earning assets	4.11	4.10
Non-interest revenue to total assets	2.02	2.08
Operating expenses to total assets	2.91	2.94
Profit/Loss (12 months) (Rbn)	103.83	115.28
Net interest income (12 months) (Rbn)	230.90	243.85
Non-interest income (12 months) (Rbn)	150.60	162.96
Operating expenses (12 months) (Rbn)	216.88	230.50
Liquidity		
Liquid assets held to liquid-asset requirement	344.24	356.03
Short-term liabilities to total liabilities	60.37	60.17
Ten largest depositors to total funding	19.32	18.38
Liquidity coverage ratio (%)	150.17	153.58
Net stable funding ratio (%)	118.38	119.17
Credit risk		
Impaired advances ³ (Rbn)	293.03	302.04
Impaired advances to gross loans and advances	5.41	5.24
Specific credit impairments to impaired advances	44.88	48.07
Portfolio credit impairments to gross loans and advances	1.17	1.04
Capital adequacy		
Total capital adequacy (%)	17.54	17.19
Tier 1 (T1) capital adequacy (%)	15.19	14.94
Common equity T1 capital adequacy (%)	13.49	13.22
Basel III leverage ratio		
Leverage ratio ⁴	6.62	6.37
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.		

