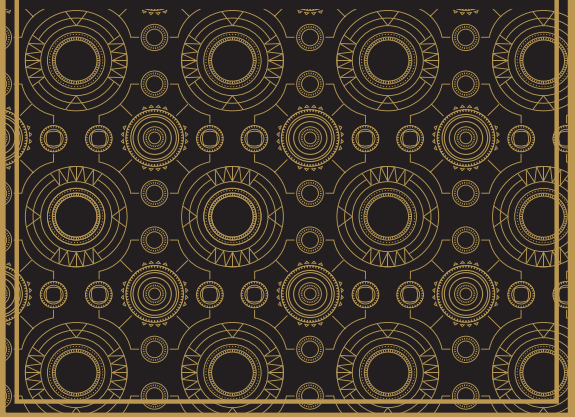




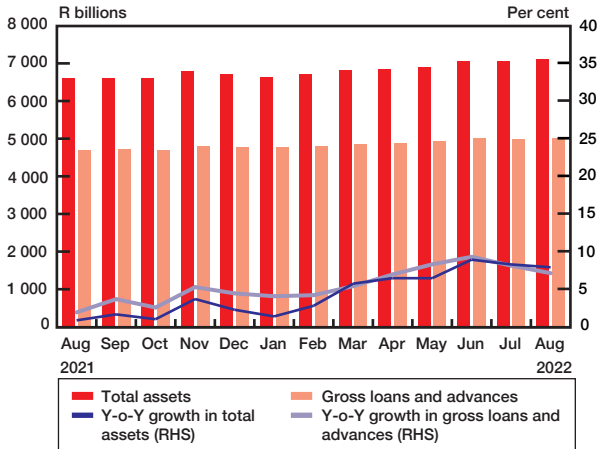
SOUTH AFRICAN RESERVE BANK
Prudential Authority

Selected South African banking sector trends

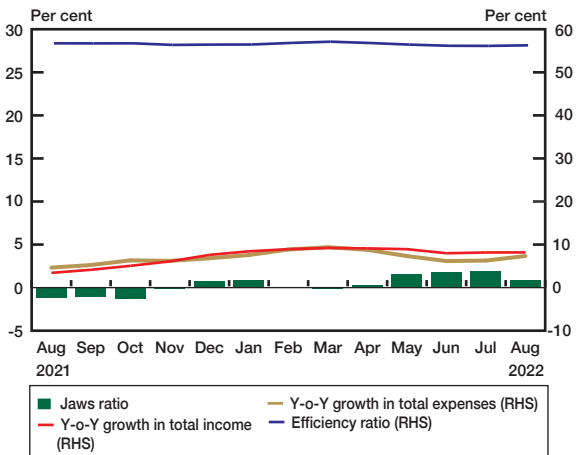
August 2022



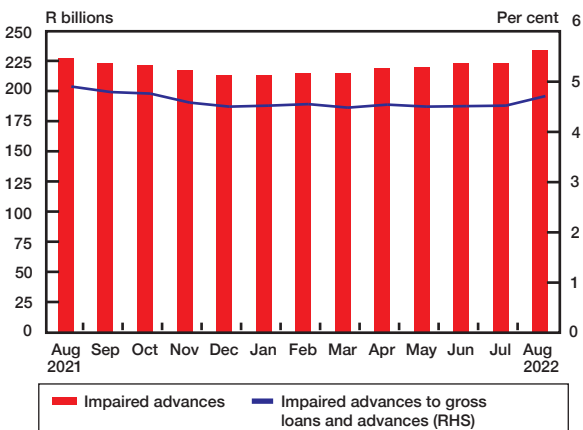
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



Number of banks in South Africa

Registered banks	18
Mutual banks	4
Co-operative banks	5
Local branches of foreign banks	13
Foreign banks with approved local representative offices	28

	Aug		
	2021	2022	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 589	7 108	7.9
Gross loans and advances	4 677	5 009	7.1
Homeloans	1 134	1 218	7.4
Commercial mortgages	374	387	3.5
Credit cards	136	145	6.5
Lease and instalment debtors	470	510	8.7
Overdrafts	215	232	7.8
Term loans	928	1 067	14.9
Redeemable preference shares	124	113	-8.4
Factoring accounts, trade and other bills and BA's	26	48	86.0
Loans granted/deposits placed under resale agreements	417	389	-6.9
Bank intra-group balances	278	308	11.1
Other	576	592	2.8
Investment and trading positions	991	1 062	7.2
Derivative financial instruments	344	304	-11.5
Short term negotiable securities	318	413	29.6
Selected liabilities			
Deposits, current accounts and other creditors	5 231	5 720	9.3
Current	1 165	1 216	4.4
Savings	392	417	6.3
Call	1 086	1 160	6.9
Fixed and notice	1 472	1 619	10.0
Negotiable certificates of deposit	390	536	37.4
Repurchase agreements	164	164	0.2
Other	563	608	8.0
Derivative financial instruments and other trading liabilities	455	449	-1.2
Equity			
Total equity	562	570	1.4
Off-balance sheet items			
Total off-balance sheet activities	1 506	1 676	11.3

	Aug	
	2021	2022
	%	%
Profitability²		
Return on equity	12.11	14.46
Return on assets	0.94	1.13
Cost-to-income ratio	58.60	58.14
Net interest income to interest-earning assets	3.80	3.88
Non-interest revenue to total assets	1.97	2.01
Operating expenses to total assets	2.77	2.84
Profit/Loss (12 months) (Rbn)	78.78	101.06
Net interest income (12 months) (Rbn)	179.87	196.26
Non-interest income (12 months) (Rbn)	128.24	137.06
Operating expenses (12 months) (Rbn)	180.55	193.78
Liquidity		
Liquid assets held to liquid-asset requirement	303.34	337.50
Short-term liabilities to total liabilities	61.29	59.98
Ten largest depositors to total funding	18.42	21.21
Liquidity coverage ratio (%)	148.37	149.30
Net stable funding ratio (%)	119.39	118.83
Credit risk		
Impaired advances ³ (Rbn)	227.05	233.55
Impaired advances to gross loans and advances	4.85	4.66
Specific credit impairments to impaired advances	47.40	47.22
Portfolio credit impairments to gross loans and advances	1.38	1.23
Capital adequacy		
Total capital adequacy (%)	17.82	17.55
Tier 1 (T1) capital adequacy (%)	14.77	14.85
Common equity T1 capital adequacy (%)	13.50	13.48
Basel III leverage ratio		
Leverage ratio ⁴	6.83	6.60

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.