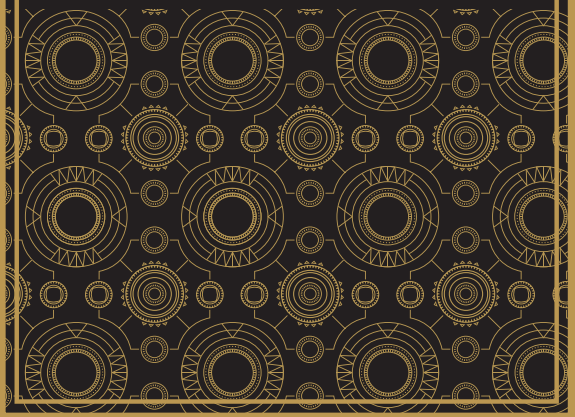




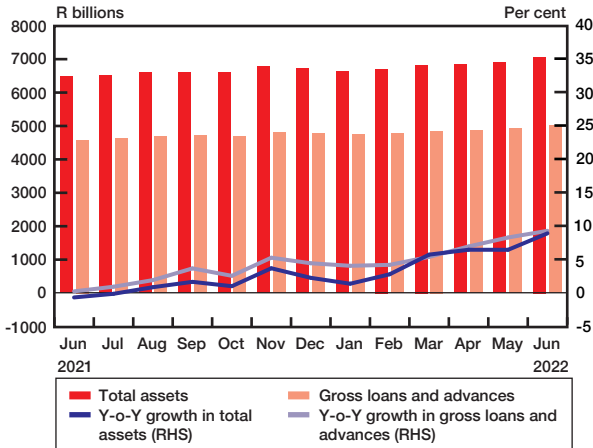
SOUTH AFRICAN RESERVE BANK
Prudential Authority

Selected South African banking sector trends

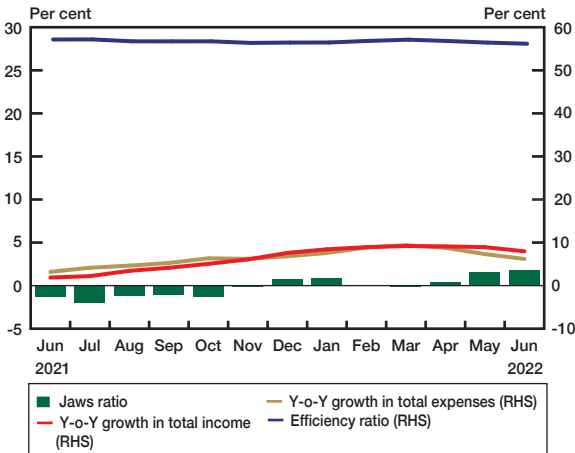
June 2022



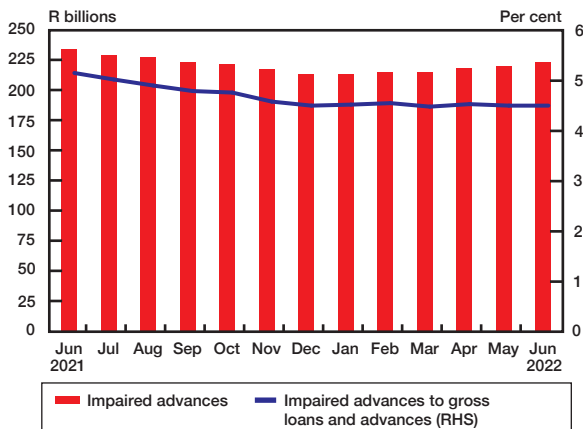
Total assets and gross loans and advances



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

	Jun		
	2021	2022	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 487	7 063	8.9
Gross loans and advances	4 581	5 005	9.3
Homeloans	1 119	1 202	7.4
Commercial mortgages	371	381	2.7
Credit cards	136	143	5.1
Lease and instalment debtors	467	504	8.1
Overdrafts	211	244	15.9
Term loans	923	1 012	9.6
Redeemable preference shares	121	112	-6.9
Factoring accounts, trade and other bills and BA's	27	46	69.8
Loans granted/deposits placed under resale agreements	392	441	12.3
Bank intra-group balances	228	300	31.4
Other	585	620	6.0
Investment and trading positions	970	993	2.3
Derivative financial instruments	336	337	0.1
Short term negotiable securities	327	399	22.3
Selected liabilities			
Deposits, current accounts and other creditors	5 144	5 660	10.0
Current	1 222	1 284	5.0
Savings	368	408	10.8
Call	1 007	1 085	7.8
Fixed and notice	1 414	1 515	7.1
Negotiable certificates of deposit	384	509	32.5
Repurchase agreements	148	231	56.2
Other	601	629	4.7
Derivative financial instruments and other trading liabilities	447	486	8.9
Equity			
Total equity	553	568	2.7
Off-balance sheet items			
Total off-balance sheet activities	1 506	1 637	8.7

	Jun	
	2021	2022
	%	%
Profitability²		
Return on equity	11.34	14.28
Return on assets	0.86	1.13
Cost-to-income ratio	59.02	58.04
Net interest income to interest-earning assets	3.75	3.86
Non-interest revenue to total assets	1.94	2.02
Operating expenses to total assets	2.75	2.83
Profit/Loss (12 months) (Rbn)	71.96	99.72
Net interest income (12 months) (Rbn)	177.35	192.34
Non-interest income (12 months) (Rbn)	126.45	135.68
Operating expenses (12 months) (Rbn)	179.30	190.40
Liquidity		
Liquid assets held to liquid-asset requirement	304.46	319.90
Short-term liabilities to total liabilities	60.51	61.08
Ten largest depositors to total funding	19.84	21.75
Liquidity coverage ratio (%)	150.57	146.35
Net stable funding ratio (%)	118.36	118.04
Credit risk		
Impaired advances ³ (Rbn)	233.71	222.74
Impaired advances to gross loans and advances	5.10	4.45
Specific credit impairments to impaired advances	46.51	49.32
Portfolio credit impairments to gross loans and advances	1.40	1.23
Capital adequacy		
Total capital adequacy (%)	17.90	17.69
Tier 1 (T1) capital adequacy (%)	14.80	15.09
Common equity T1 capital adequacy (%)	13.54	13.74
Basel III leverage ratio		
Leverage ratio ⁴	6.91	6.61

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.