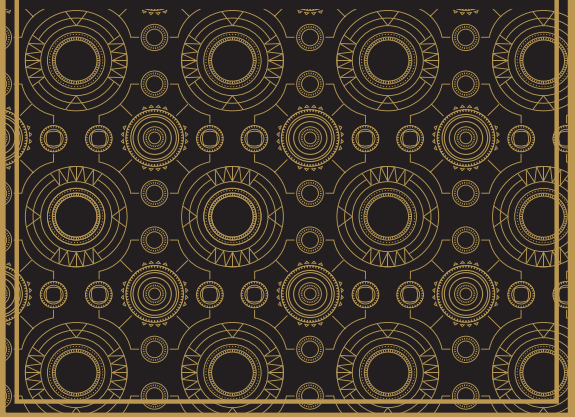




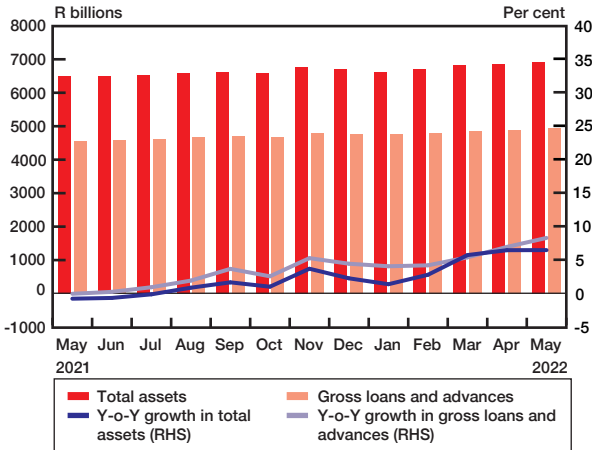
SOUTH AFRICAN RESERVE BANK
Prudential Authority

Selected South African banking sector trends

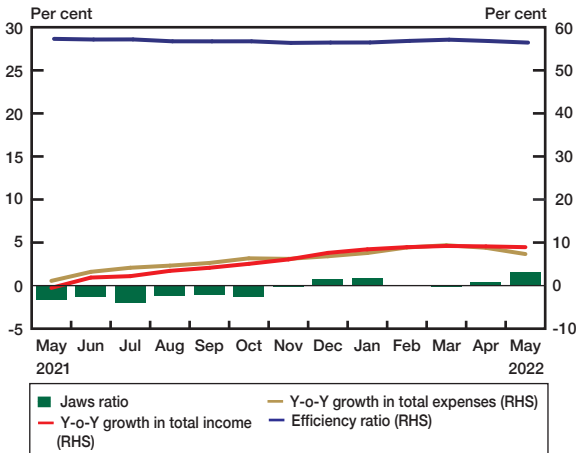
May 2022



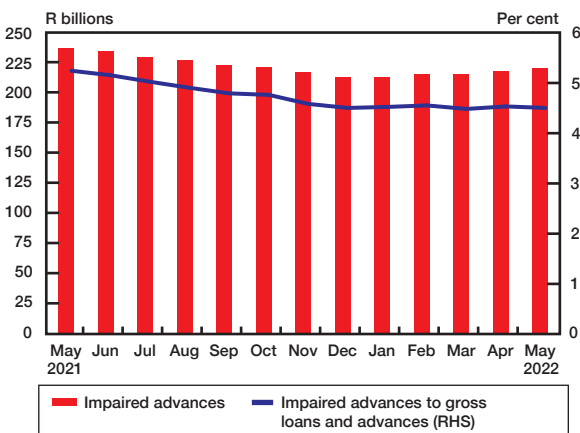
Total assets and gross loans and advances



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

	May		
	2021	2022	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 491	6 909	6.4
Gross loans and advances	4 559	4 936	8.3
Homeloans	1 115	1 195	7.2
Commercial mortgages	368	376	2.3
Credit cards	136	143	4.9
Lease and instalment debtors	464	501	8.0
Overdrafts	212	238	12.5
Term loans	916	998	9.0
Redeemable preference shares	118	112	-5.1
Factoring accounts, trade and other bills and BA's	24	35	41.9
Loans granted/deposits placed under resale agreements	380	455	19.8
Bank intra-group balances	234	314	34.6
Other	594	569	-4.2
Investment and trading positions	966	995	3.0
Derivative financial instruments	409	268	-34.4
Short term negotiable securities	325	387	19.1
Selected liabilities			
Deposits, current accounts and other creditors	5 105	5 544	8.6
Current	1 176	1 194	1.5
Savings	365	406	11.0
Call	1 040	1 119	7.6
Fixed and notice	1 423	1 515	6.5
Negotiable certificates of deposit	394	494	25.4
Repurchase agreements	118	222	88.8
Other	590	594	0.7
Derivative financial instruments and other trading liabilities	505	422	-16.4
Equity			
Total equity	546	567	3.9
Off-balance sheet items			
Total off-balance sheet activities	1 472	1 606	9.1

	May	
	2021	2022
	%	%
Profitability²		
Return on equity	9.93	14.03
Return on assets	0.75	1.11
Cost-to-income ratio	59.17	58.30
Net interest income to interest-earning assets	3.72	3.86
Non-interest revenue to total assets	1.89	2.02
Operating expenses to total assets	2.72	2.84
Profit/Loss (12 months) (Rbn)	57.47	98.86
Net interest income (12 months) (Rbn)	175.76	190.69
Non-interest income (12 months) (Rbn)	123.40	135.19
Operating expenses (12 months) (Rbn)	177.01	189.99
Liquidity		
Liquid assets held to liquid-asset requirement	304.78	311.90
Short-term liabilities to total liabilities	60.28	61.30
Ten largest depositors to total funding	18.71	19.38
Liquidity coverage ratio (%)	144.16	141.92
Net stable funding ratio (%)	118.68	117.84
Credit risk		
Impaired advances ³ (Rbn)	236.52	219.72
Impaired advances to gross loans and advances	5.19	4.45
Specific credit impairments to impaired advances	46.12	49.57
Portfolio credit impairments to gross loans and advances	1.41	1.27
Capital adequacy		
Total capital adequacy (%)	17.29	17.97
Tier 1 (T1) capital adequacy (%)	14.36	15.27
Common equity T1 capital adequacy (%)	13.15	13.91
Basel III leverage ratio		
Leverage ratio ⁴	6.80	6.70

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.