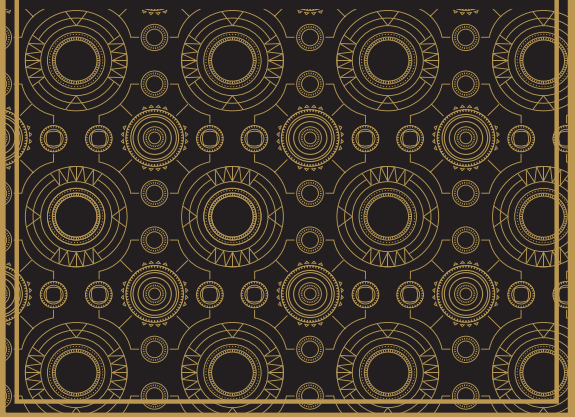




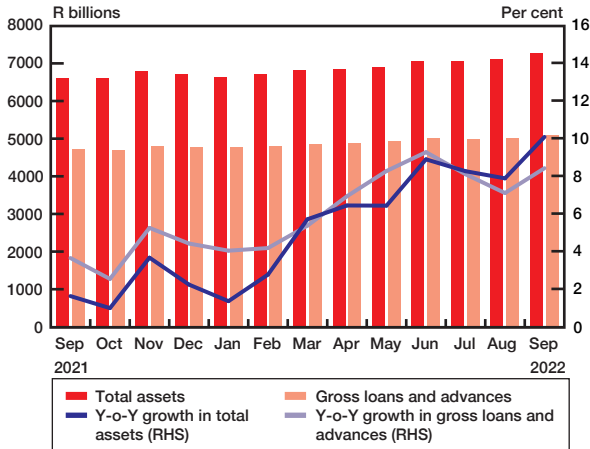
SOUTH AFRICAN RESERVE BANK
Prudential Authority

Selected South African banking sector trends

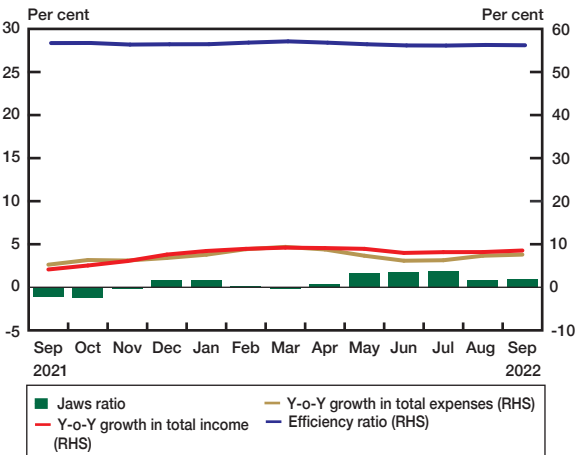
September 2022



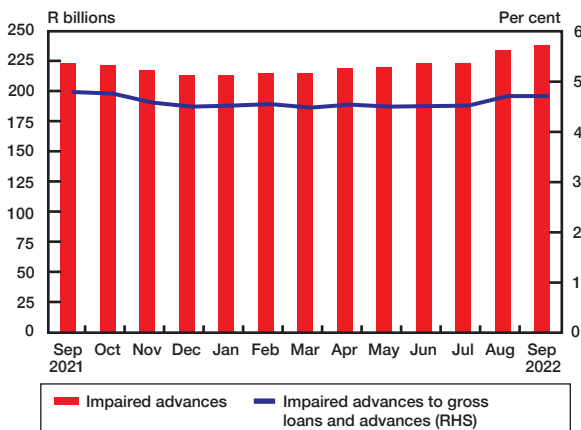
Total assets and gross loans and advances



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

	Sep		
	2021	2022	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 609	7 275	10.1
Gross loans and advances	4 705	5 100	8.4
Homeloans	1 142	1 225	7.3
Commercial mortgages	376	390	3.5
Credit cards	136	146	7.1
Lease and instalment debtors	473	515	8.9
Overdrafts	213	242	13.8
Term loans	902	1 102	22.1
Redeemable preference shares	122	114	-6.8
Factoring accounts, trade and other bills and BA's	34	56	64.8
Loans granted/deposits placed under resale agreements	427	393	-7.9
Bank intra-group balances	285	289	1.2
Other	593	628	5.9
Investment and trading positions	995	1 073	7.8
Derivative financial instruments	304	371	22.2
Short term negotiable securities	330	401	21.5
Selected liabilities			
Deposits, current accounts and other creditors	5 268	5 809	10.3
Current	1 197	1 263	5.5
Savings	397	423	6.6
Call	1 051	1 174	11.7
Fixed and notice	1 475	1 598	8.4
Negotiable certificates of deposit	383	546	42.3
Repurchase agreements	178	175	-1.7
Other	586	630	7.4
Derivative financial instruments and other trading liabilities	423	531	25.6
Equity			
Total equity	562	564	0.3
Off-balance sheet items			
Total off-balance sheet activities	1 517	1 718	13.2

	Sep	
	2021	2022
	%	%
Profitability²		
Return on equity	12.43	14.44
Return on assets	0.97	1.13
Cost-to-income ratio	58.58	58.07
Net interest income to interest-earning assets	3.81	3.88
Non-interest revenue to total assets	1.97	2.01
Operating expenses to total assets	2.78	2.84
Profit/Loss (12 months) (Rbn)	82.07	101.24
Net interest income (12 months) (Rbn)	181.24	198.34
Non-interest income (12 months) (Rbn)	128.62	137.97
Operating expenses (12 months) (Rbn)	181.53	195.30
Liquidity		
Liquid assets held to liquid-asset requirement	307.23	330.10
Short-term liabilities to total liabilities	60.60	59.58
Ten largest depositors to total funding	18.99	21.21
Liquidity coverage ratio (%)	140.06	145.31
Net stable funding ratio (%)	118.78	117.29
Credit risk		
Impaired advances ³ (Rbn)	222.97	237.72
Impaired advances to gross loans and advances	4.74	4.66
Specific credit impairments to impaired advances	47.70	47.30
Portfolio credit impairments to gross loans and advances	1.39	1.21
Capital adequacy		
Total capital adequacy (%)	17.95	17.21
Tier 1 (T1) capital adequacy (%)	14.95	14.50
Common equity T1 capital adequacy (%)	13.66	13.27
Basel III leverage ratio		
Leverage ratio ⁴	6.81	6.46

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.