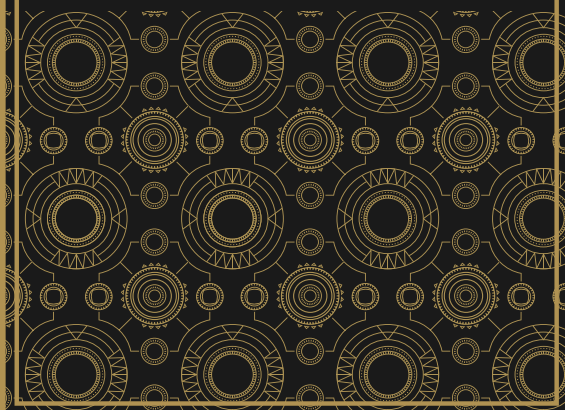


Selected South African banking sector trends

January 2022



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	29

	Jan		%
	2021	2022	
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	6 538	6 629	1.4
Gross loans and advances	4 571	4 756	4.0
Homeloans	1 082	1 166	7.7
Commercial mortgages	364	372	2.2
Credit cards	132	138	4.6
Lease and instalment debtors	457	486	6.5
Overdrafts	209	232	10.8
Term loans	966	949	-1.7
Redeemable preference shares	118	110	-6.6
Factoring accounts, trade and other bills and BA's	25	32	25.4
Loans granted/deposits placed under resale agreements	393	392	-0.1
Bank intra-group balances	249	289	16.4
Other	576	589	2.2
Investment and trading positions	941	998	6.1
Derivative financial instruments	472	259	-45.0
Short term negotiable securities	309	339	9.7
Selected liabilities			
Deposits, current accounts and other creditors	5 121	5 319	3.9
Current	1 187	1 179	-0.6
Savings	340	403	18.3
Call	995	1 094	10.0
Fixed and notice	1 393	1 486	6.7
Negotiable certificates of deposit	438	408	-7.0
Repurchase agreements	145	163	12.7
Other	623	585	-6.0
Derivative financial instruments and other trading liabilities	556	394	-29.1
Equity			
Total equity	530	573	8.2
Off-balance sheet items			
Total off-balance sheet activities	1 452	1 613	11.1

	Jan	
	2021	2022
	%	%
Profitability²		
Return on equity	6.98	13.89
Return on assets	0.51	1.10
Cost-to-income ratio	58.79	58.27
Net interest income to interest-earning assets	3.66	3.85
Non-interest revenue to total assets	1.86	2.02
Operating expenses to total assets	2.65	2.82
Profit/Loss (12 months) (Rbn)	35.29	95.02
Net interest income (12 months) (Rbn)	172.87	186.08
Non-interest income (12 months) (Rbn)	120.89	132.39
Operating expenses (12 months) (Rbn)	172.70	185.59
Liquidity		
Liquid assets held to liquid-asset requirement	302.79	312.28
Short-term liabilities to total liabilities	58.63	60.99
Ten largest depositors to total funding	20.17	18.18
Liquidity coverage ratio (%)	147.67	141.79
Net stable funding ratio (%)	117.62	115.78
Credit risk		
Impaired advances ³ (Rbn)	239.82	212.66
Impaired advances to gross loans and advances	5.25	4.47
Specific credit impairments to impaired advances	43.18	49.31
Portfolio credit impairments to gross loans and advances	1.45	1.32
Capital adequacy		
Total capital adequacy (%)	16.47	18.07
Tier 1 (T1) capital adequacy (%)	13.46	15.22
Common equity T1 capital adequacy (%)	12.57	13.89
Basel III leverage ratio		
Leverage ratio ⁴	6.46	6.95
<ol style="list-style-type: none"> Differences may occur due to rounding. All ratios based on income statement information are smoothed i.e.12 month moving averages. Advances in respect of which a specific impairment was raised. 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.		