

# SELECTED SOUTH AFRICAN BANKING SECTOR TRENDS

April 2025



Number of banks in South Africa	27		
of which local branches of foreign banks	11		
	April		
	2024	2025	%
	Rbn <sup>1</sup>	Rbn <sup>1</sup>	Growth <sup>1</sup>
Balance sheet items			
Selected assets			
Total assets	7 789	8 302	6.6
Gross loans and advances	5 553	5 881	5.9
Homeloans	1 308	1 345	2.9
Commercial mortgages	406	419	3.3
Credit cards	169	183	8.1
Lease and instalment debtors	587	629	7.3
Overdrafts	263	278	5.8
Term loans	1 158	1 235	6.7
Redeemable preference shares	113	124	10.2
Factoring accounts, trade and other bills and BA's	48	45	-6.2
Loans granted/deposits placed under resale agreements	543	576	6.2
Bank intra-group balances	288	295	2.2
Other	671	751	11.9
Investment and trading positions	1 096	1 201	9.6
Derivative financial instruments	270	237	-12.0
Short term negotiable securities	438	431	-1.6
Selected liabilities			
Deposits, current accounts and other creditors	6 432	6 924	7.7
Current	1 235	1 345	8.9
Savings	494	550	11.3
Call	1 290	1 402	8.7
Fixed and notice	1 891	2 018	6.7
Negotiable certificates of deposit	583	553	-5.2
Repurchase agreements	212	266	25.1
Other	726	790	9.0
Derivative financial instruments and other trading liabilities	386	365	-5.2
Equity			
Total equity	604	662	9.6
Off-balance sheet items			
Total off-balance sheet activities	1 968	2 144	9.0

April			
	2024	2025	
	%	%	
Profitability <sup>2</sup>			
Return on equity	14.91	15.88	
Return on assets	1.11	1.19	
Cost-to-income ratio	57.01	56.68	
Net interest income to interest-earning assets	4.16	4.02	
Non-interest revenue to total assets	2.01	2.12	
Operating expenses to total assets	2.94	2.93	
Profit/Loss (12 months) (Rbn)	106.13	119.91	
Net interest income (12 months) (Rbn)	238.79	246.07	
Non-interest income (12 months) (Rbn)	152.87	170.75	
Operating expenses (12 months) (Rbn)	223.29	236.25	
Liquidity			
Liquid assets held to liquid-asset requirement	335.44	364.77	
Short-term liabilities to total liabilities	59.79	61.06	
Ten largest depositors to total funding	18.92	19.13	
Liquidity coverage ratio (%)	149.35	148.07	
Net stable funding ratio (%)	117.39	116.55	
Credit risk			
Impaired advances <sup>3</sup> (Rbn)	298.79	311.35	
Impaired advances to gross loans and advances	5.38	5.29	
Specific credit impairments to impaired advances	46.53	48.02	
Portfolio credit impairments to gross loans and advances	1.14	1.02	
Capital adequacy			
Total capital adequacy (%)	17.32	17.25	
Tier 1 (T1) capital adequacy (%)	14.95	14.95	
Common equity T1 capital adequacy (%)	13.33	13.19	
Basel III leverage ratio			
Leverage ratio <sup>4</sup>	6.47	6.43	
Footnotes			
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.			

