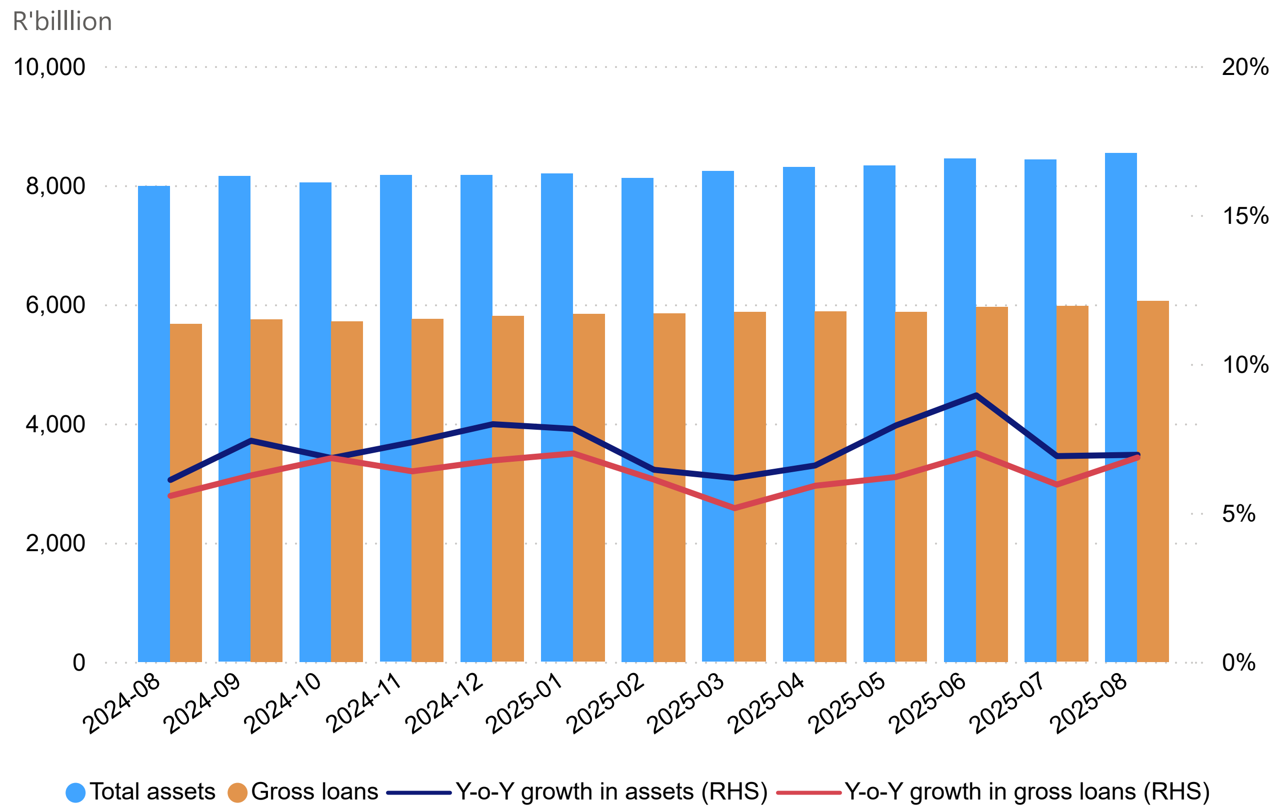
South African Reserve Bank
Prudential Authority

Selected South African banking sector trends

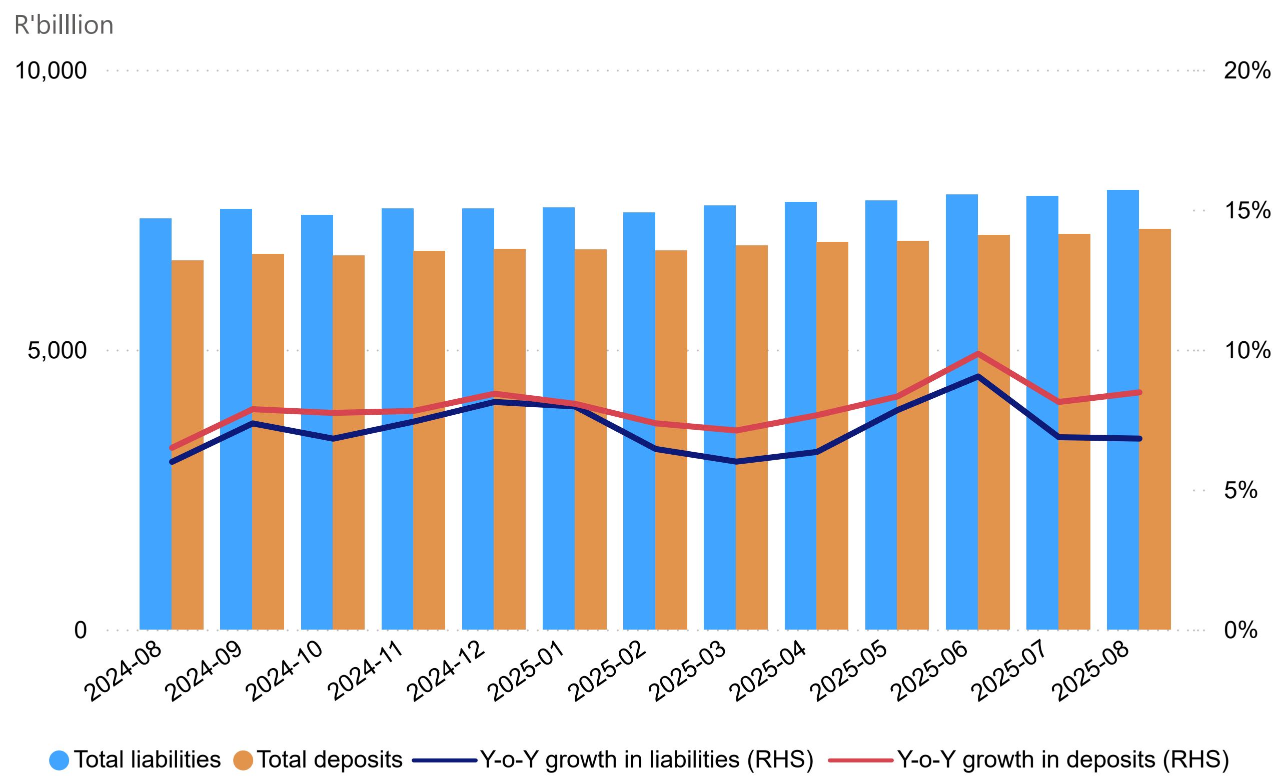
Balance sheet items

	2024-08	2025-08	% Growth
Selected assets	R'billion	R'billion	
Total assets	7 986	8 541	6.95%
Gross loans and advances	5 671	6 060	6.86%
Homeloans	1 323	1 365	3.16%
Commercial mortgages	410	427	4.21%
Credit cards	173	186	7.10%
Lease and instalment debtors	599	650	8.49%
Overdrafts	267	261	-2.33%
Term loans	1 200	1 312	9.40%
Redeemable preference shares	118	126	6.96%
Factoring accounts, trade and other bills and BA's	50	46	-9.41%
Loans granted/ deposits placed under resale agreements	525	558	6.31%
Bank intra-group balances	294	353	20.04%
Other	711	775	9.06%
Investment and trading positions	1 121	1 283	14.45%
Short term negotiable securities	442	417	-5.70%
Derivative financial instruments	281	241	-14.08%
Selected liabilities			
Deposits, current accounts and other creditors	6 593	7 151	8.47%
Current	1 296	1 411	8.85%
Savings	520	566	8.99%
Call	1 304	1 425	9.32%
Fixed and notice	1 960	2 127	8.51%
Negotiable certificates of deposit	580	531	-8.39%
Repurchase agreements	187	264	41.23%
Other	746	826	10.76%
Derivative financial instruments and other trading liabilities	392	329	-16.01%
Equity			
Total equity	640	694	8.45%
Off-balance sheet items			
Total off-balance sheet activities	1 954	2 140	9.52%

Total assets and gross loans and advances



Total liabilities and total deposits



The data in this report is as at the end of the reporting month.

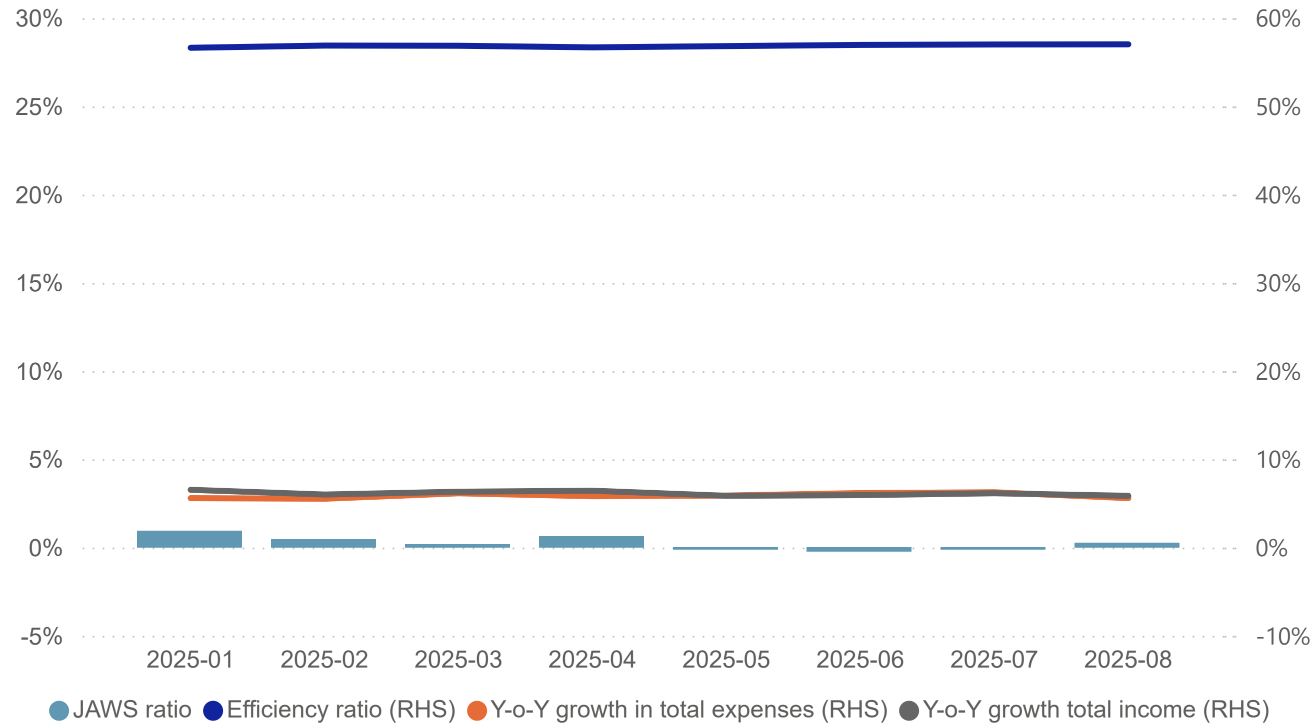
Please also note that differences may occur due to rounding and the information is subject to change without notice.

South African Reserve Bank
Prudential Authority

Selected South African banking sector trends

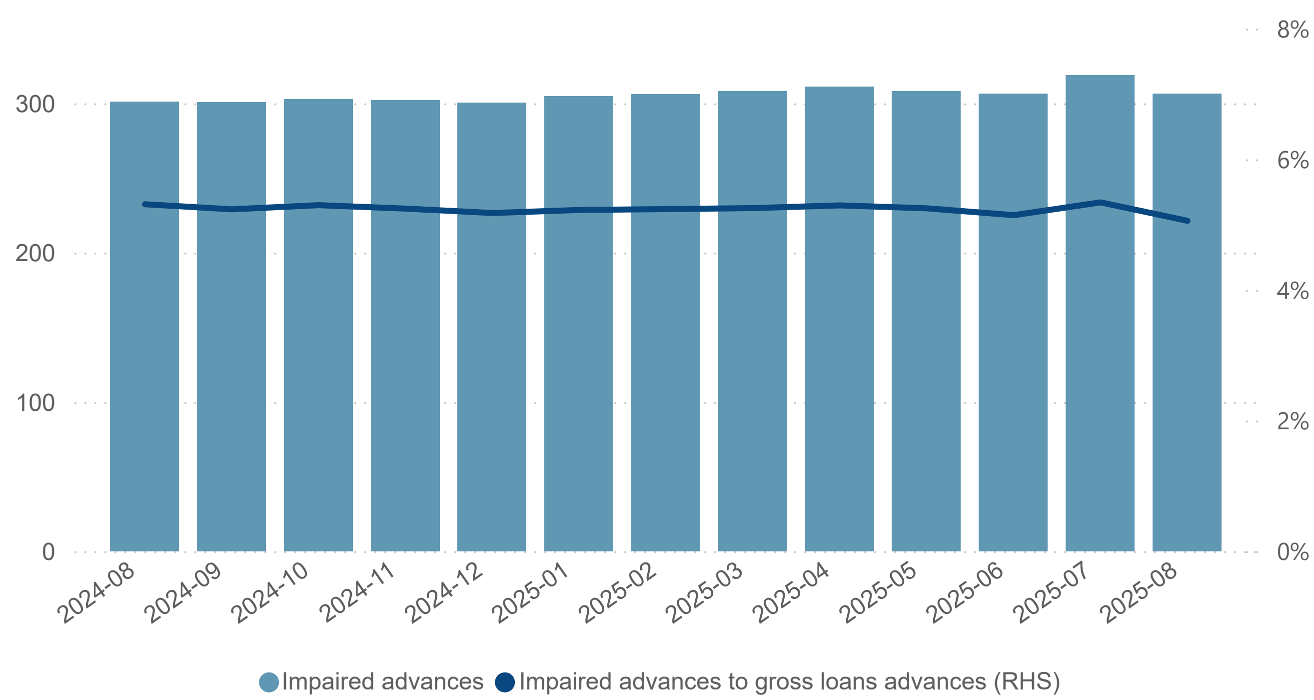
	2024-08	2025-08
Profitability[1]		
Return on equity	15.03%	15.68%
Return on assets	1.12%	1.17%
Cost-to-income ratio	57.16%	57.02%
Interest income to interest earning assets	4.13%	4.02%
Non-interest income to total assets	2.05%	2.07%
Operating expenses to total assets	2.96%	2.91%
Profit /loss (12 months) (Rbn)	108.84	120.86
Net interest income (12 months) (Rbn)	241.13	251.04
Non-interest income (12 months) (Rbn)	157.76	171.20
Operating expenses (12 months) (Rbn)	228.02	240.76
Liquidity		
Liquid assets held to liquid asset requirement	349.49%	362.62%
Short term liabilities to total liabilities	59.10%	61.18%
10 largest depositors to total funding	19.15%	19.45%
Liquidity coverage ratio	150.73%	150.21%
Net stable funding ratio	118.63%	116.40%
Credit risk		
Impaired advances[2] (Rbn)	301.22	306.50
Impaired advances to gross loans and advances	5.31%	5.06%
Specific credit impairments to impaired advances	47.34%	47.72%
Portfolio credit impairments to gross loans and advances	1.08%	0.98%
Capital adequacy		
Total capital adequacy	17.22%	17.41%
Tier 1 (T1) capital adequacy	15.14%	15.36%
Common equity T1 capital adequacy	13.40%	13.51%
Basel III leverage ratio		
Leverage ratio[3]	6.51%	6.46%

Jaws and efficiency ratios



Impaired advances

R'billions



1. All ratios based on income statement information are smoothed i.e.12 month moving averages.
2. Advances in respect of which a specific impairment was raised.
3. Formula: Tier 1 capital divided by exposure measure.

The data in this report is as at the end of the reporting month.

Please also note that differences may occur due to rounding and the information is subject to change without notice.