

## Balance sheet items

2024-12 ▾ 2025-12 ▾ % Growth

### Selected assets

	R'billion	R'billion	% Growth
Total assets	8 172	9 013	10.29%
Gross loans and advances	5 801	6 296	8.52%
Homeloans	1 332	1 381	3.66%
Commercial mortgages	416	439	5.38%
Credit cards	177	189	7.23%
Lease and instalment debtors	615	665	8.15%
Overdrafts	259	276	6.69%
Term loans	1 247	1 351	8.30%
Redeemable preference shares	117	136	16.21%
Factoring accounts, trade and other bills and BA's	45	45	0.42%
Loans granted/ deposits placed under resale agreements	582	645	10.83%
Bank intra-group balances	286	378	32.44%
Other	726	791	8.92%
Investment and trading positions	1 184	1 311	10.74%
Short term negotiable securities	457	435	-4.63%
Derivative financial instruments	230	315	36.86%

### Selected liabilities

Deposits, current accounts and other creditors	6 802	7 541	10.86%
Current	1 350	1 473	9.13%
Savings	544	586	7.71%
Call	1 367	1 496	9.43%
Fixed and notice	1 984	2 211	11.46%
Negotiable certificates of deposit	562	543	-3.26%
Repurchase agreements	229	300	30.67%
Other	767	932	21.54%
Derivative financial instruments and other trading liabilities	365	397	8.86%

### Equity

Total equity	654	728	11.30%
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### Off-balance sheet items

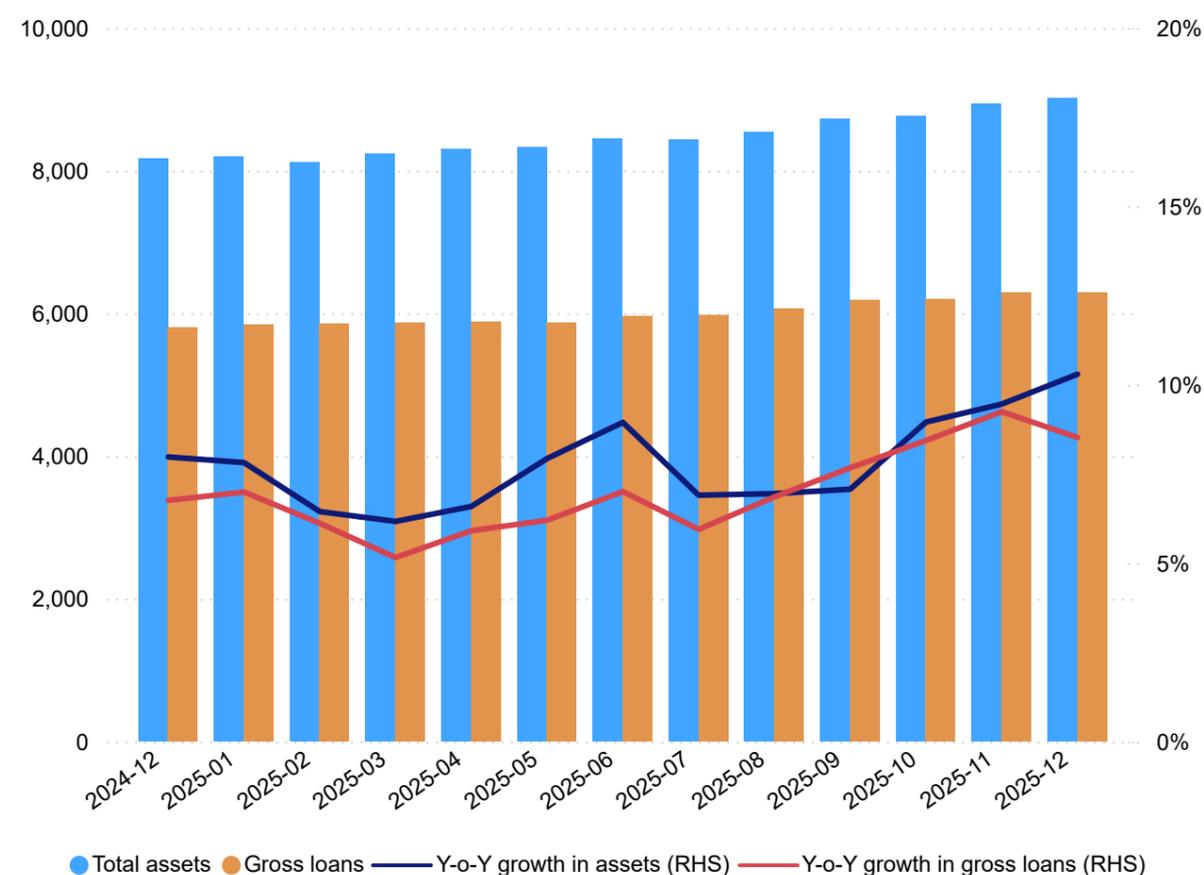
Total off-balance sheet activities	2 115	2 291	8.33%
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The data in this report is as at the end of the reporting month.

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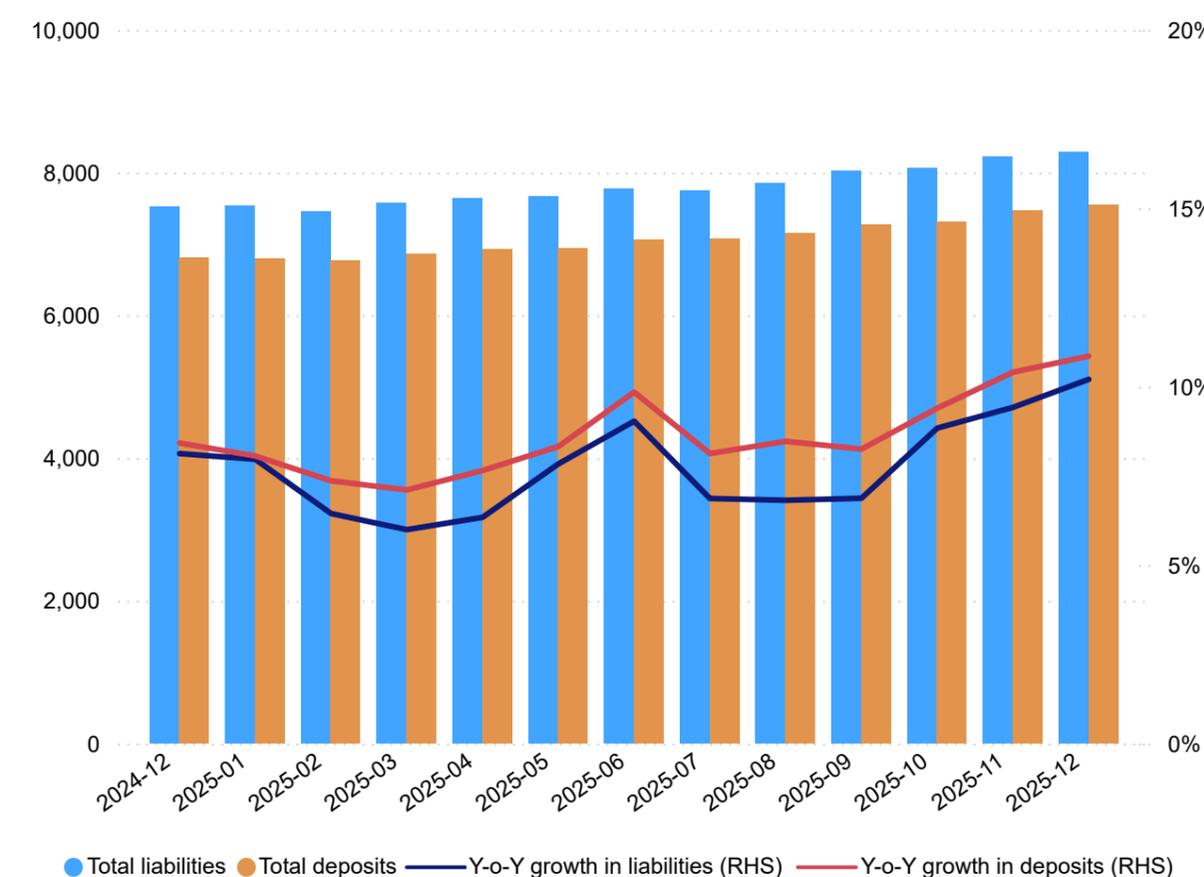
## Total assets and gross loans and advances

R'billion



## Total liabilities and total deposits

R'billion





SOUTH AFRICAN RESERVE BANK  
Prudential Authority

# Selected South African banking sector trends



2024-12 ▾ 2025-12 ▾

## Profitability<sup>1</sup>

Return on equity	15.74%	15.77%
Return on assets	1.17%	1.19%
Cost-to-income ratio	56.61%	57.12%
Interest income to interest earning assets	4.08%	3.99%
Non-interest income to total assets	2.08%	2.11%
Operating expenses to total assets	2.93%	2.92%
Profit/loss (12 months) (Rbn)	116.13	124.96
Net interest income (12 months) (Rbn)	244.18	255.98
Non-interest income (12 months) (Rbn)	164.15	179.10
Operating expenses (12 months) (Rbn)	231.15	248.53

## Liquidity

Liquid assets held to liquid asset requirement	357.83%	369.28%
Short term liabilities to total liabilities	61.50%	61.39%
10 largest depositors to total funding	18.88%	20.78%
Liquidity coverage ratio	155.28%	158.26%
Net stable funding ratio	118.91%	115.30%

## Credit risk

Impaired advances <sup>2</sup> (Rbn)	300.37	298.22
Impaired advances to gross loans and advances	5.18%	4.74%
Specific credit impairments to impaired advances	47.62%	47.99%
Portfolio credit impairments to gross loans and advances	1.01%	0.92%

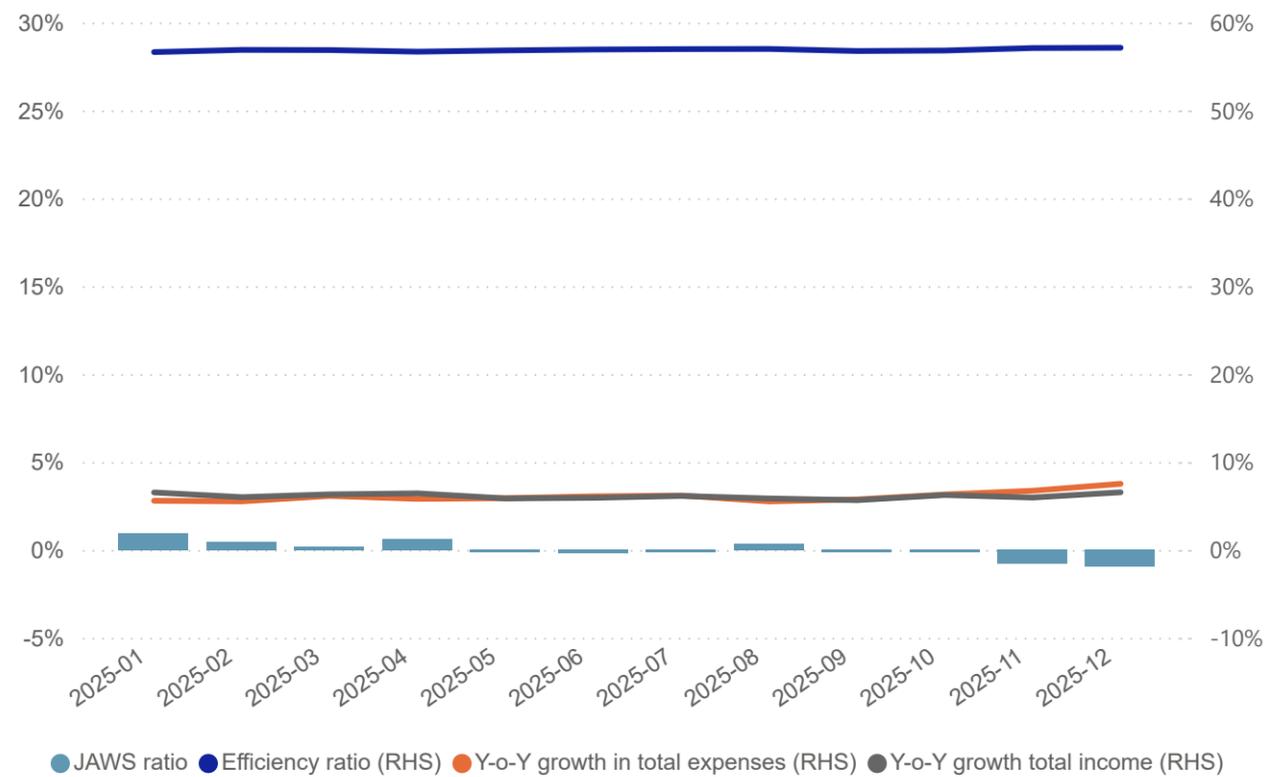
## Capital adequacy

Total capital adequacy	17.22%	17.92%
Tier 1(T1) capital adequacy	14.90%	15.69%
Common equity T1 capital adequacy	13.16%	13.89%

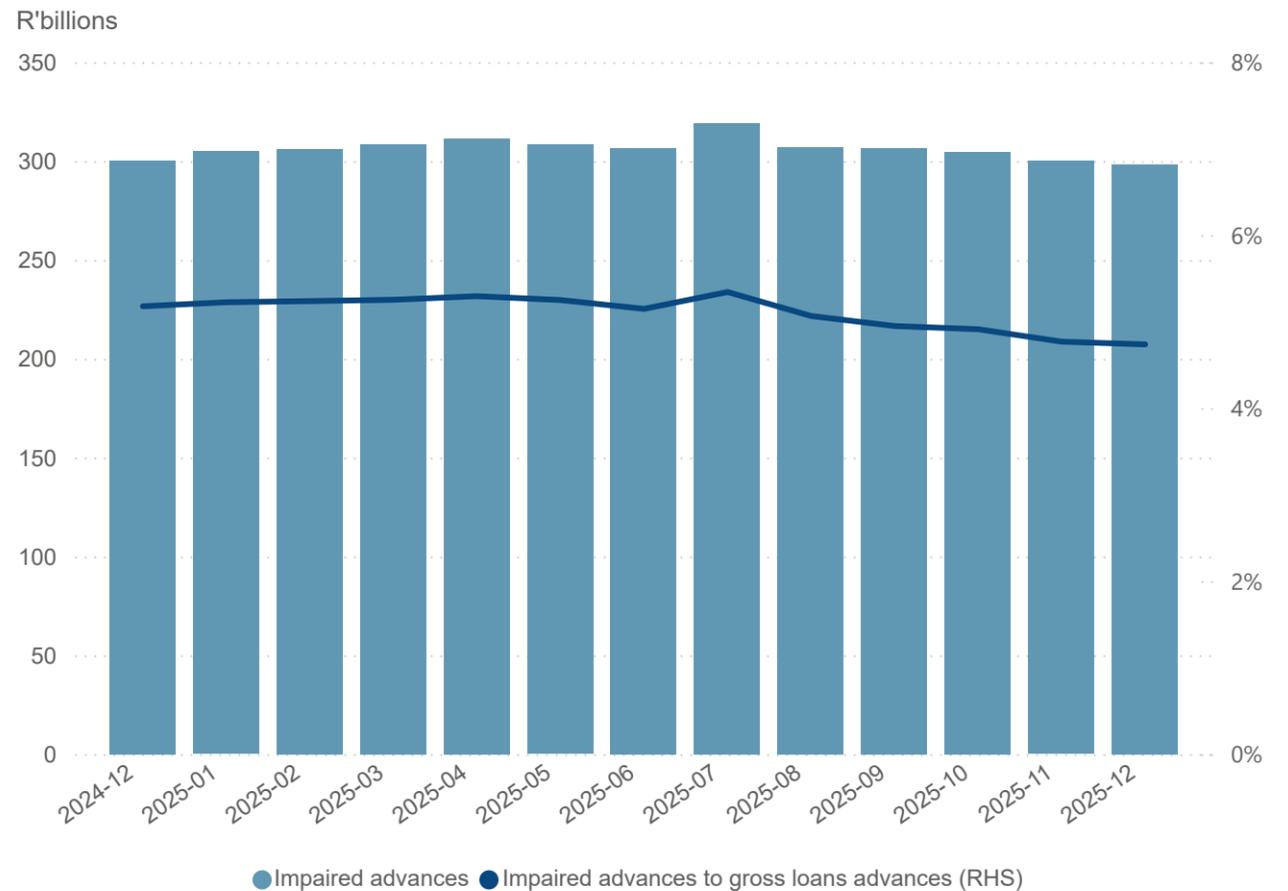
## Basel III leverage ratio

Leverage ratio <sup>3</sup>	6.35%	6.45%
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## Jaws and efficiency ratios



## Impaired advances



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.

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