

SELECTED SOUTH AFRICAN BANKING SECTOR TRENDS

February 2025



Number of banks in South Africa	27		
of which local branches of foreign banks	11		
	February		
	2024	2025	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	7 629	8 120	6.4
Gross loans and advances	5 510	5 847	6.1
Homeloans	1 307	1 344	2.9
Commercial mortgages	410	417	1.7
Credit cards	167	181	8.5
Lease and instalment debtors	588	624	6.1
Overdrafts	273	277	1.3
Term loans	1 137	1 204	5.9
Redeemable preference shares	114	115	1.1
Factoring accounts, trade and other bills and BA's	52	42	-20.1
Loans granted/deposits placed under resale agreements	522	629	20.6
Bank intra-group balances	294	283	-3.8
Other	646	731	13.1
Investment and trading positions	1 065	1 145	7.5
Derivative financial instruments	257	204	-20.5
Short term negotiable securities	434	431	-0.7
Selected liabilities			
Deposits, current accounts and other creditors	6 303	6 767	7.4
Current	1 229	1 328	8.0
Savings	479	539	12.4
Call	1 275	1 367	7.2
Fixed and notice	1 844	1 966	6.6
Negotiable certificates of deposit	605	560	-7.4
Repurchase agreements	165	243	47.6
Other	706	765	8.3
Derivative financial instruments and other trading liabilities	363	326	-10.1
Equity			
Total equity	626	666	6.4
Off-balance sheet items			
Total off-balance sheet activities	1 870	2 091	11.8

	February	
	2024	2025
	%	%
Profitability ²		
Return on equity	14.62	15.69
Return on assets	1.09	1.17
Cost-to-income ratio	57.13	56.88
Net interest income to interest-earning assets	4.14	4.04
Non-interest revenue to total assets	2.01	2.08
Operating expenses to total assets	2.94	2.93
Profit/Loss (12 months) (Rbn)	103.81	116.82
Net interest income (12 months) (Rbn)	235.73	244.68
Non-interest income (12 months) (Rbn)	151.65	165.93
Operating expenses (12 months) (Rbn)	221.33	233.55
Liquidity		
Liquid assets held to liquid-asset requirement	339.30	355.30
Short-term liabilities to total liabilities	59.23	61.21
Ten largest depositors to total funding	18.90	19.05
Liquidity coverage ratio (%)	145.83	146.08
Net stable funding ratio (%)	115.21	115.98
Credit risk		
Impaired advances ³ (Rbn)	297.46	306.20
Impaired advances to gross loans and advances	5.40	5.24
Specific credit impairments to impaired advances	45.95	47.86
Portfolio credit impairments to gross loans and advances	1.14	1.02
Capital adequacy		
Total capital adequacy (%)	17.35	17.21
Tier 1 (T1) capital adequacy (%)	15.11	14.93
Common equity T1 capital adequacy (%)	13.41	13.20
Basel III leverage ratio		
Leverage ratio ⁴	6.64	6.41
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.		

