# SELECTED SOUTH AFRICAN BANKING SECTOR TRENDS

## July 2025

South African Reserve Bank
Prudential Authority

| | |
|---|---|
| **Number of banks in South Africa** | 27 |
| of which local branches of foreign banks | 11 |

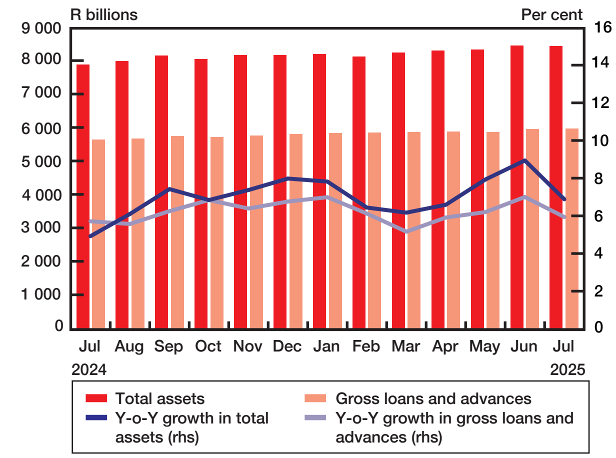
| | July | | |
|---|---|---|---|
| | 2024 | 2025 | % |
| | Rbn[1] | Rbn[1] | Growth[1] |
| **Balance sheet items** | | | |
| **Selected assets** | | | |
| Total assets | 7 887 | 8 431 | 6.9 |
| Gross loans and advances | 5 635 | 5 970 | 5.9 |
| Homeloans | 1 319 | 1 359 | 3.0 |
| Commercial mortgages | 408 | 424 | 4.0 |
| Credit cards | 172 | 184 | 6.9 |
| Lease and instalment debtors | 597 | 645 | 8.1 |
| Overdrafts | 251 | 262 | 4.3 |
| Term loans | 1 181 | 1 258 | 6.6 |
| Redeemable preference shares | 108 | 127 | 17.3 |
| Factoring accounts, trade and other bills and BA's | 48 | 42 | -10.8 |
| Loans granted/deposits placed under resale agreements | 557 | 575 | 3.3 |
| Bank intra-group balances | 286 | 330 | 15.3 |
| Other | 708 | 762 | 7.6 |
| Investment and trading positions | 1 109 | 1 270 | 14.5 |
| Derivative financial instruments | 244 | 229 | -5.9 |
| Short term negotiable securities | 438 | 430 | -1.7 |
| **Selected liabilities** | | | |
| Deposits, current accounts and other creditors | 6 537 | 7 068 | 8.1 |
| Current | 1 250 | 1 347 | 7.7 |
| Savings | 523 | 567 | 8.4 |
| Call | 1 323 | 1 441 | 8.9 |
| Fixed and notice | 1 912 | 2 095 | 9.6 |
| Negotiable certificates of deposit | 591 | 536 | -9.3 |
| Repurchase agreements | 211 | 263 | 25.0 |
| Other | 727 | 819 | 12.7 |
| Derivative financial instruments and other trading liabilities | 355 | 331 | -6.9 |
| **Equity** | | | |
| Total equity | 640 | 687 | 7.3 |
| **Off-balance sheet items** | | | |
| Total off-balance sheet activities | 1 958 | 2 171 | 10.9 |

| | July | |
|---|---|---|
| | 2024 | 2025 |
| | % | % |
| **Profitability[2]** | | |
| Return on equity | 15.12 | 15.80 |
| Return on assets | 1.13 | 1.18 |
| Cost-to-income ratio | 56.94 | 57.00 |
| Net interest income to interest-earning assets | 4.14 | 4.02 |
| Non-interest revenue to total assets | 2.05 | 2.08 |
| Operating expenses to total assets | 2.95 | 2.92 |
| Profit/Loss (12 months) (Rbn) | 108.38 | 121.99 |
| Net interest income (12 months) (Rbn) | 240.22 | 250.25 |
| Non-interest income (12 months) (Rbn) | 156.71 | 171.05 |
| Operating expenses (12 months) (Rbn) | 226.02 | 240.15 |
| **Liquidity** | | |
| Liquid assets held to liquid-asset requirement | 344.83 | 369.00 |
| Short-term liabilities to total liabilities | 59.61 | 61.18 |
| Ten largest depositors to total funding | 18.79 | 18.52 |
| Liquidity coverage ratio (%) | 150.60 | 150.77 |
| Net stable funding ratio (%) | 119.46 | 116.61 |
| **Credit risk** | | |
| Impaired advances[3] (Rbn) | 303.55 | 318.82 |
| Impaired advances to gross loans and advances | 5.39 | 5.34 |
| Specific credit impairments to impaired advances | 46.93 | 46.01 |
| Portfolio credit impairments to gross loans and advances | 1.10 | 0.99 |
| **Capital adequacy** | | |
| Total capital adequacy (%) | 17.14 | 17.00 |
| Tier 1 (T1) capital adequacy (%) | 15.04 | 15.07 |
| Common equity T1 capital adequacy (%) | 13.35 | 13.19 |
| **Basel III leverage ratio** | | |
| Leverage ratio[4] | 6.47 | 6.30 |

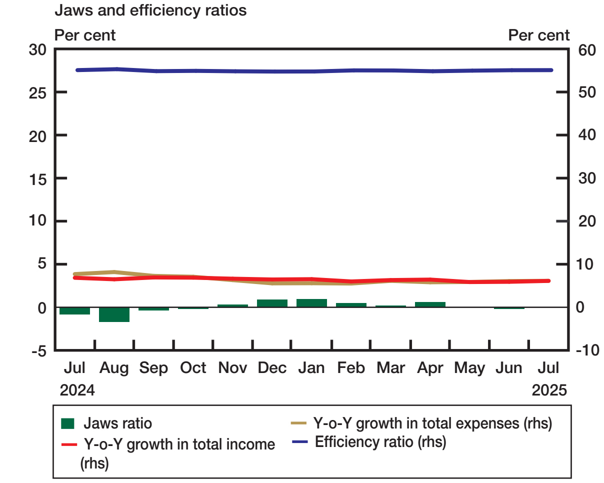
1. Differences may occur due to rounding.
2. All ratios based on income statement information are smoothed i.e.12 month moving averages.
3. Advances in respect of which a specific impairment was raised.
4. Formula: Tier 1 capital divided by exposure measure.

Please note this information is subject to change without notice. The data in this report is as at the end of the reporting month.

Total assets and gross loans and advances




Jaws and efficiency ratios




Impaired advances