

SELECTED SOUTH AFRICAN BANKING SECTOR TRENDS

June 2025

Number of banks in South Africa	27		
of which local branches of foreign banks	11		
	June		
	2024	2025	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	7 754	8 447	8.9
Gross loans and advances	5 569	5 959	7.0
Homeloans	1 316	1 354	2.9
Commercial mortgages	408	424	4.0
Credit cards	172	185	7.2
Lease and instalment debtors	597	640	7.2
Overdrafts	271	281	3.6
Term loans	1 183	1 268	7.2
Redeemable preference shares	109	127	17.1
Factoring accounts, trade and other bills and BA's	49	45	-9.3
Loans granted/deposits placed under resale agreements	460	563	22.4
Bank intra-group balances	298	304	2.3
Other	706	767	8.7
Investment and trading positions	1 114	1 232	10.6
Derivative financial instruments	234	241	3.1
Short term negotiable securities	434	433	-0.3
Selected liabilities			
Deposits, current accounts and other creditors	6 419	7 052	9.8
Current	1 297	1 427	10.1
Savings	507	552	9.0
Call	1 297	1 405	8.3
Fixed and notice	1 822	2 035	11.7
Negotiable certificates of deposit	572	536	-6.3
Repurchase agreements	173	265	53.1
Other	752	831	10.5
Derivative financial instruments and other trading liabilities	345	349	1.2
Equity			
Total equity	629	678	7.9
Off-balance sheet items			
Total off-balance sheet activities	1 953	2 148	10.0

June			
	2024	2025	
	%	%	
Profitability ²			
Return on equity	15.21	15.73	
Return on assets	1.13	1.17	
Cost-to-income ratio	56.83	56.96	
Net interest income to interest-earning assets	4.15	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)	108.06	120.90	
Net interest income (12 months) (Rbn)	239.44	248.98	
Non-interest income (12 months) (Rbn)	156.16	170.07	
Operating expenses (12 months) (Rbn)	224.82	238.67	
Liquidity			
Liquid assets held to liquid-asset requirement	337.79	367.91	
Short-term liabilities to total liabilities	59.95	61.60	
Ten largest depositors to total funding	19.49	20.02	
Liquidity coverage ratio (%)	144.13	149.59	
Net stable funding ratio (%)	117.13	117.29	
Credit risk			
Impaired advances ³ (Rbn)	304.40	306.33	
Impaired advances to gross loans and advances	5.47	5.14	
Specific credit impairments to impaired advances	46.12	47.94	
Portfolio credit impairments to gross loans and advances	1.11	0.99	
Capital adequacy			
Total capital adequacy (%)	16.93	17.20	
Tier 1 (T1) capital adequacy (%)	14.85	15.06	
Common equity T1 capital adequacy (%)	13.17	13.25	
Basel III leverage ratio			
Leverage ratio ⁴	6.56	6.40	
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.			

