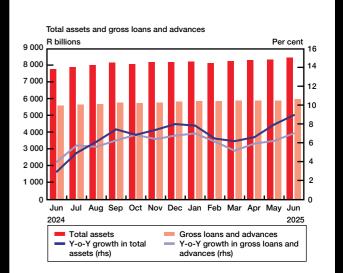
## SELECTED SOUTH AFRICAN BANKING SECTOR TRENDS

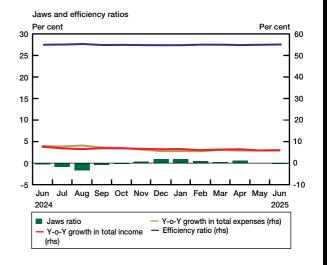
## SOUTH AFRICAN RESERVE BANK Prudential Authority

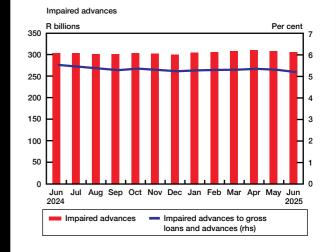
## **June 2025**

	nanke		1
of which local branches of foreign banks			
	Jui		
	2024 Rbn¹	2025 Rbn¹	Growt
Balance sheet items	11011	Hen	GIOW.
Selected assets			
Total assets	7 754	8 447	8
Gross loans and advances	5 569	5 959	7
Homeloans	1 316	1 354	2
Commercial mortgages	408	424	4
Credit cards	172	185	7
Lease and instalment debtors	597	640	7
Overdrafts	271	281	3
Term loans	1 183	1 268	7
Redeemable preference shares	109	127	17
Factoring accounts, trade and other bills and BA's	49	45	-9
Loans granted/deposits placed	49	43	-8
under resale agreements	460	563	22
Bank intra-group balances	298	304	2
Other	706	767	8
Investment and trading positions	1 114	1 232	10
Derivative financial instruments	234	241	3
Short term negotiable securities	434	433	-C
Selected liabilities			
Deposits, current accounts and other creditors	6 419	7 052	9
Current	1 297	1 427	10
Savings	507	552	9
Call	1 297	1 405	8
Fixed and notice	1 822	2 035	11
Negotiable certificates of deposit	572	536	-6
Repurchase agreements	173	265	53
Other	752	831	10
Derivative financial instruments and other trading liabilities	345	349	1
Equity			
Total equity	629	678	7
Off-balance sheet items			

	Jui	June	
	2024	2025	
	%	%	
Profitability <sup>2</sup>			
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 <sup>3</sup> (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 <sup>4</sup>	6.56	6.40	
Differences may occur due to rounding. All ratios based on income statement information smoothed i.e.12 month moving averages. Advances in respect of which a specific impairm 4. Formula: Tier 1 capital divided by exposure mea:	ent was raised	-	







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