

SELECTED SOUTH AFRICAN BANKING SECTOR TRENDS

March 2025



Number of banks in South Africa	27		
of which local branches of foreign banks	11		
	March		
	2024	2025	%
	Rbn ¹	Rbn ¹	Growth ¹
Balance sheet items			
Selected assets			
Total assets	7 757	8 231	6.1
Gross loans and advances	5 581	5 873	5.2
Homeloans	1 305	1 344	3.0
Commercial mortgages	406	418	2.9
Credit cards	169	182	7.7
Lease and instalment debtors	585	628	7.3
Overdrafts	277	280	1.2
Term loans	1 182	1 251	5.9
Redeemable preference shares	112	120	6.9
Factoring accounts, trade and other bills and BA's	52	46	-11.8
Loans granted/deposits placed under resale agreements	536	571	6.6
Bank intra-group balances	286	291	1.7
Other	672	742	10.4
Investment and trading positions	1 094	1 169	6.9
Derivative financial instruments	258	212	-17.9
Short term negotiable securities	419	434	3.6
Selected liabilities			
Deposits, current accounts and other creditors	6 406	6 857	7.0
Current	1 297	1 361	4.9
Savings	486	535	10.0
Call	1 269	1 409	11.0
Fixed and notice	1 855	1 957	5.5
Negotiable certificates of deposit	586	563	-3.9
Repurchase agreements	176	256	45.7
Other	738	776	5.2
Derivative financial instruments and other trading liabilities	363	336	-7.3
Equity			
Total equity	612	663	8.2
Off-balance sheet items			
Total off-balance sheet activities	1 886	2 104	11.6

	March	
	2024	2025
	%	%
Profitability ²		
Return on equity	14.83	15.83
Return on assets	1.10	1.18
Cost-to-income ratio	56.95	56.86
Net interest income to interest-earning assets	4.15	4.03
Non-interest revenue to total assets	2.00	2.10
Operating expenses to total assets	2.93	2.93
Profit/Loss (12 months) (Rbn)	105.17	118.71
Net interest income (12 months) (Rbn)	237.34	245.17
Non-interest income (12 months) (Rbn)	151.76	168.48
Operating expenses (12 months) (Rbn)	221.60	235.21
Liquidity		
Liquid assets held to liquid-asset requirement	336.49	364.34
Short-term liabilities to total liabilities	59.99	61.12
Ten largest depositors to total funding	18.96	18.93
Liquidity coverage ratio (%)	142.33	148.70
Net stable funding ratio (%)	114.79	116.12
Credit risk		
Impaired advances ³ (Rbn)	297.97	308.29
Impaired advances to gross loans and advances	5.34	5.25
Specific credit impairments to impaired advances	46.31	47.82
Portfolio credit impairments to gross loans and advances	1.13	1.01
Capital adequacy		
Total capital adequacy (%)	17.28	17.14
Tier 1 (T1) capital adequacy (%)	14.83	14.89
Common equity T1 capital adequacy (%)	13.22	13.18
Basel III leverage ratio		
Leverage ratio ⁴	6.47	6.39
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.		

