

SELECTED SOUTH AFRICAN BANKING SECTOR TRENDS

May 2025



SOUTH AFRICAN RESERVE BANK
Prudential Authority

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

	May		
	2024	2025	%
	Rbn ¹	Rbn ¹	Growth ¹

Balance sheet items

Selected assets

Total assets	7 718	8 331	7.9
Gross loans and advances	5 529	5 872	6.2
Homeloans	1 312	1 350	2.9
Commercial mortgages	405	418	3.2
Credit cards	171	184	7.9
Lease and instalment debtors	590	635	7.7
Overdrafts	258	273	5.5
Term loans	1 166	1 249	7.1
Redeemable preference shares	113	125	10.9
Factoring accounts, trade and other bills and BA's	51	45	-11.2
Loans granted/deposits placed under resale agreements	474	566	19.3
Bank intra-group balances	279	286	2.4
Other	709	740	4.5
Investment and trading positions	1 091	1 234	13.1
Derivative financial instruments	253	238	-6.1
Short term negotiable securities	447	432	-3.5

Selected liabilities

Deposits, current accounts and other creditors	6 409	6 942	8.3
Current	1 243	1 348	8.5
Savings	506	549	8.5
Call	1 280	1 400	9.3
Fixed and notice	1 887	2 051	8.7
Negotiable certificates of deposit	576	546	-5.3
Repurchase agreements	177	249	40.7
Other	739	799	8.1
Derivative financial instruments and other trading liabilities	341	362	6.1

Equity

Total equity	613	669	9.0
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Off-balance sheet items

Total off-balance sheet activities	1 973	2 124	7.6
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	May	
	2024	2025
	%	%
Profitability ²		
Return on equity	14.96	15.86
Return on assets	1.11	1.18
Cost-to-income ratio	56.80	56.82
Net interest income to interest-earning assets	4.16	4.02
Non-interest revenue to total assets	2.04	2.10
Operating expenses to total assets	2.94	2.93
Profit/Loss (12 months) (Rbn)	106.95	120.80
Net interest income (12 months) (Rbn)	239.51	247.30
Non-interest income (12 months) (Rbn)	155.08	170.39
Operating expenses (12 months) (Rbn)	224.14	237.32

Liquidity

Liquid assets held to liquid-asset requirement	335.79	370.58
Short-term liabilities to total liabilities	59.61	60.70
Ten largest depositors to total funding	18.96	18.96
Liquidity coverage ratio (%)	148.04	150.53
Net stable funding ratio (%)	117.20	117.36

Credit risk

Impaired advances ³ (Rbn)	303.53	308.07
Impaired advances to gross loans and advances	5.49	5.25
Specific credit impairments to impaired advances	46.66	48.06
Portfolio credit impairments to gross loans and advances	1.13	1.02

Capital adequacy

Total capital adequacy (%)	17.01	17.20
Tier 1 (T1) capital adequacy (%)	14.84	14.91
Common equity T1 capital adequacy (%)	13.17	13.19

Basel III leverage ratio

Leverage ratio ⁴	6.53	6.35
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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.

