



Balance sheet items

Selected assets

	2024-11 ▾	2025-11 ▾	% Growth
	R'billion	R'billion	
Total assets	8 167	8 940	9.50%
Gross loans and advances	5 759	6 291	9.30%
Homeloans	1 333	1 379	3.61%
Commercial mortgages	413	433	4.87%
Credit cards	177	190	7.44%
Lease and instalment debtors	614	661	7.78%
Overdrafts	271	270	-0.43%
Term loans	1 225	1 349	10.19%
Redeemable preference shares	117	131	11.25%
Factoring accounts, trade and other bills and BA's	51	41	-18.37%
Loans granted/ deposits placed under resale agreements	577	682	18.29%
Bank intra-group balances	284	383	34.83%
Other	697	771	10.66%
Investment and trading positions	1 192	1 342	12.56%
Short term negotiable securities	441	417	-5.32%
Derivative financial instruments	246	291	18.30%

Selected liabilities

Deposits, current accounts and other creditors	6 763	7 467	10.45%
Current	1 347	1 486	10.40%
Savings	546	587	7.74%
Call	1 335	1 475	10.50%
Fixed and notice	1 953	2 179	11.61%
Negotiable certificates of deposit	588	543	-7.69%
Repurchase agreements	241	295	22.75%
Other	753	901	19.65%
Derivative financial instruments and other trading liabilities	374	369	-1.51%

Equity

Total equity	649	713	9.93%
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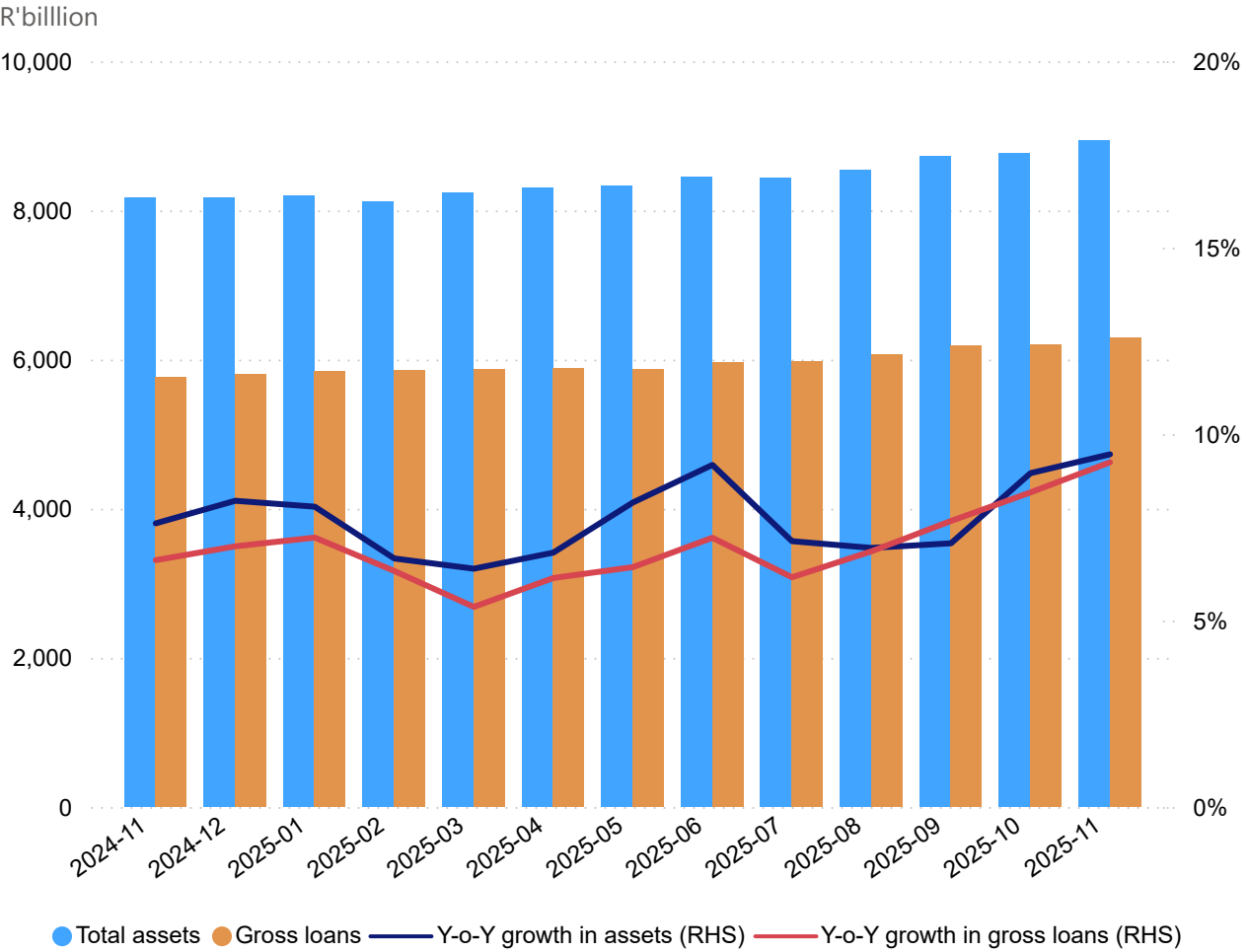
Off-balance sheet items

Total off-balance sheet activities	1 946	2 165	11.25%
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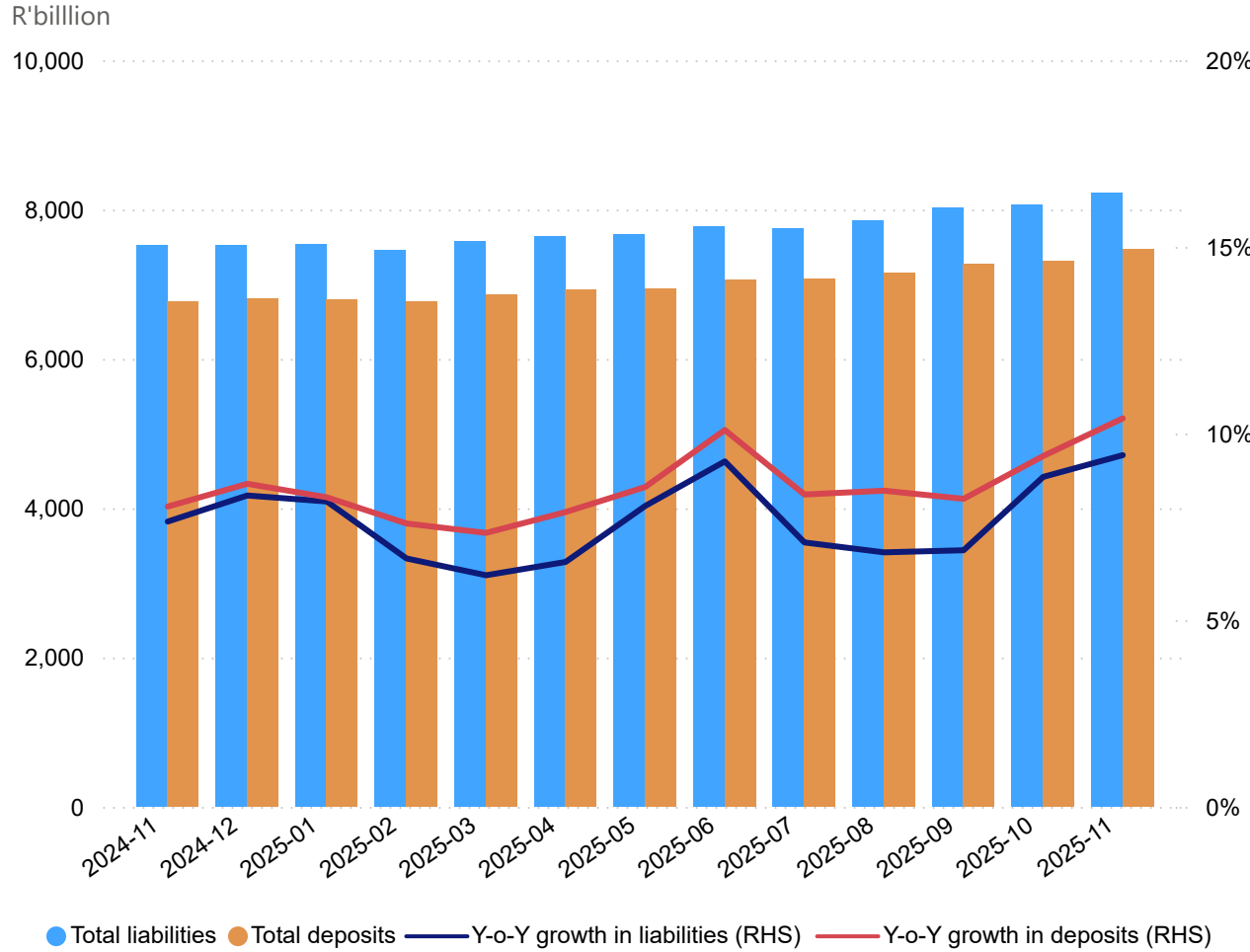
The data in this report is as at the end of the reporting month.

Please also note that differences may occur due to rounding and the information is subject to change without notice.

Total assets and gross loans and advances



Total liabilities and total deposits



Profitability<sup>1</sup>

	2024-11 ▾	2025-11 ▾
Return on equity	15.68%	15.78%
Return on assets	1.17%	1.19%
Cost-to-income ratio	56.69%	57.09%
Interest income to interest earning assets	4.11%	4.00%
Non-interest income to total assets	2.08%	2.09%
Operating expenses to total assets	2.94%	2.92%
Profit/loss (12 months) (Rbn)	115.21	123.32
Net interest income (12 months) (Rbn)	243.55	254.96
Non-interest income (12 months) (Rbn)	162.76	176.10
Operating expenses (12 months) (Rbn)	230.32	246.08

Liquidity

Liquid assets held to liquid asset requirement	355.93%	380.74%
Short term liabilities to total liabilities	60.22%	60.93%
10 largest depositors to total funding	18.38%	21.36%
Liquidity coverage ratio	153.62%	165.23%
Net stable funding ratio	119.17%	116.50%

Credit risk

Impaired advances <sup>2</sup> (Rbn)	302.04	299.98
Impaired advances to gross loans and advances	5.24%	4.77%
Specific credit impairments to impaired advances	48.07%	47.66%
Portfolio credit impairments to gross loans and advances	1.04%	0.94%

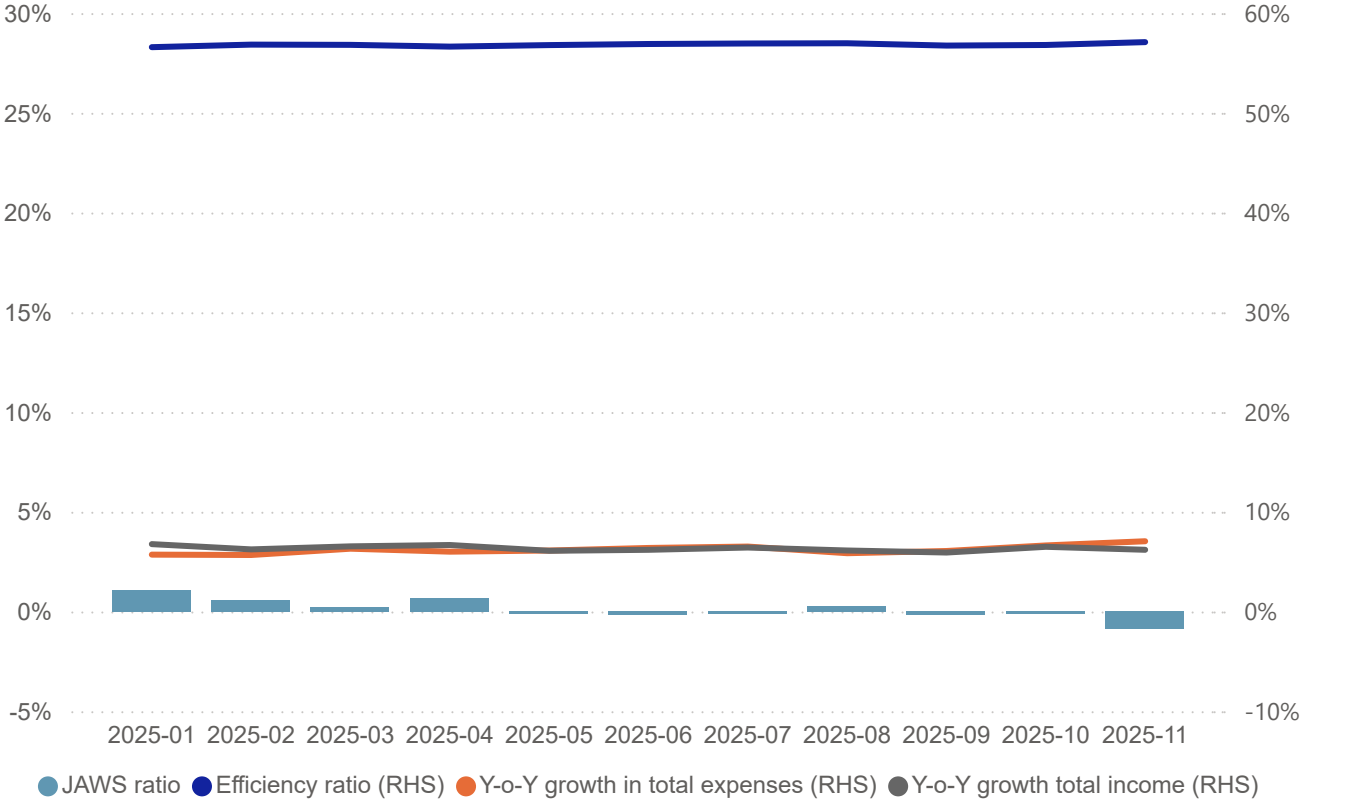
Capital adequacy

Total capital adequacy	17.19%	17.85%
Tier 1(T1) capital adequacy	14.94%	15.65%
Common equity T1 capital adequacy	13.22%	13.81%

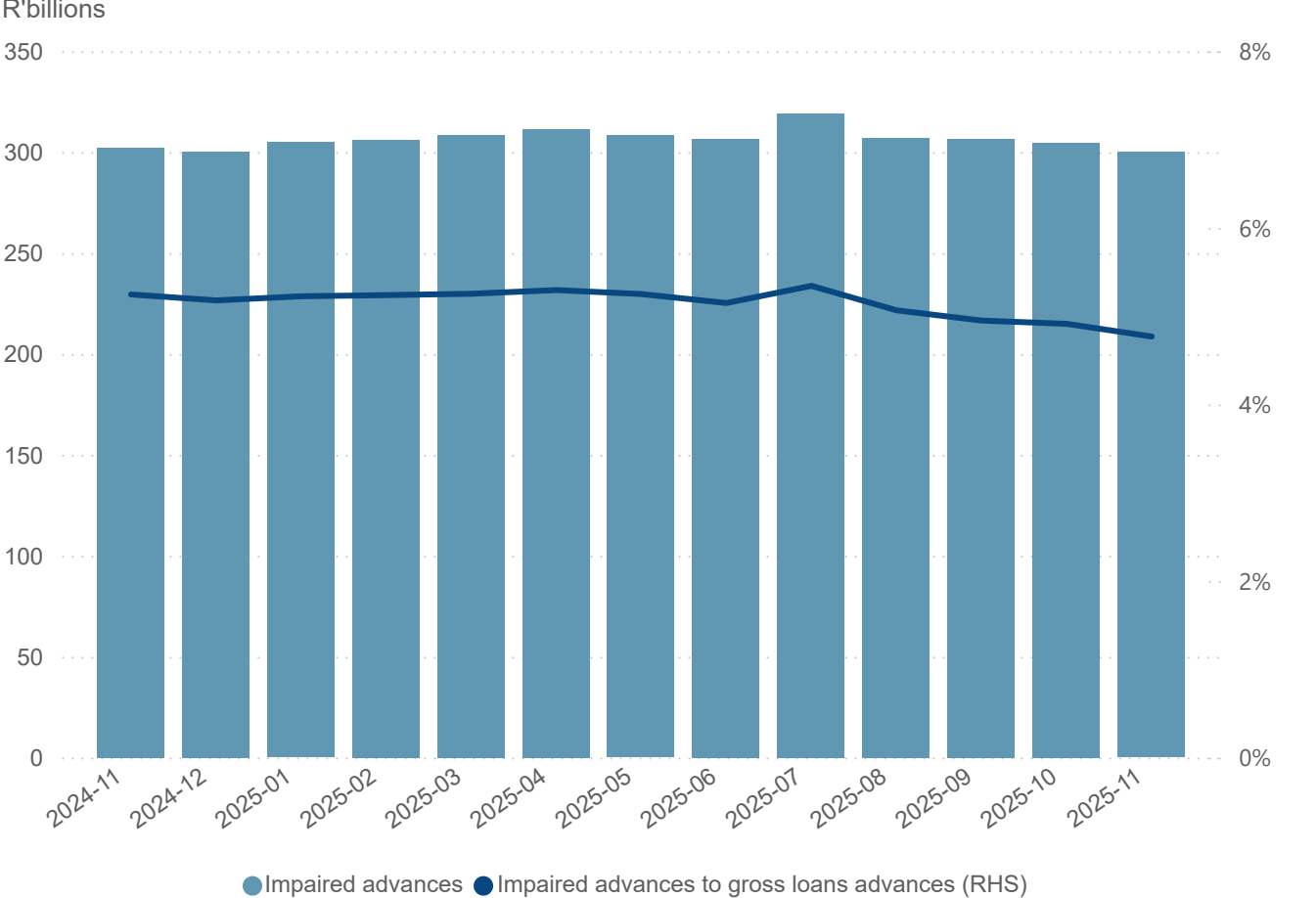
Basel III leverage ratio

Leverage ratio <sup>3</sup>	6.36%	6.44%
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Jaws and efficiency ratios



Impaired advances



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

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