

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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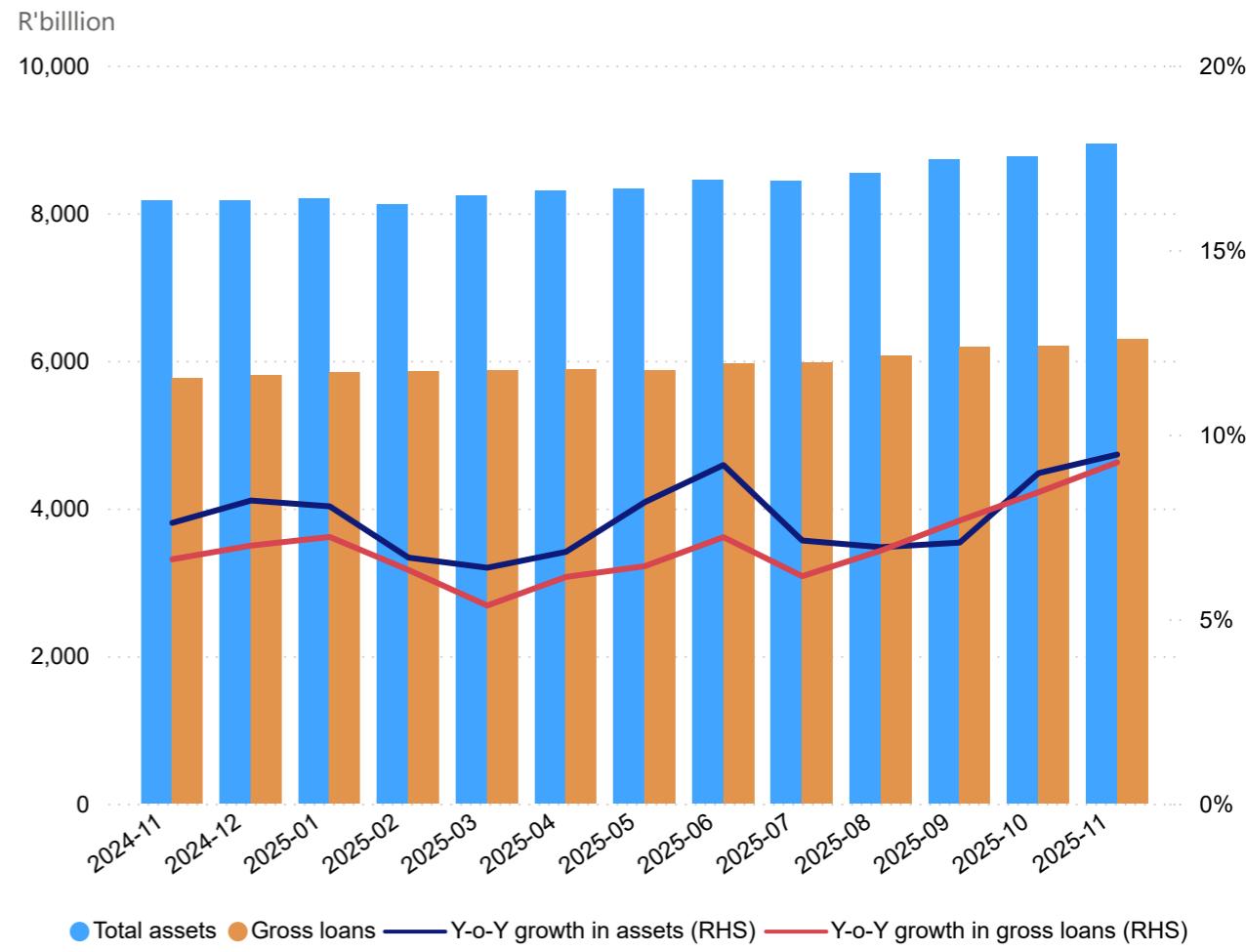
Off-balance sheet items

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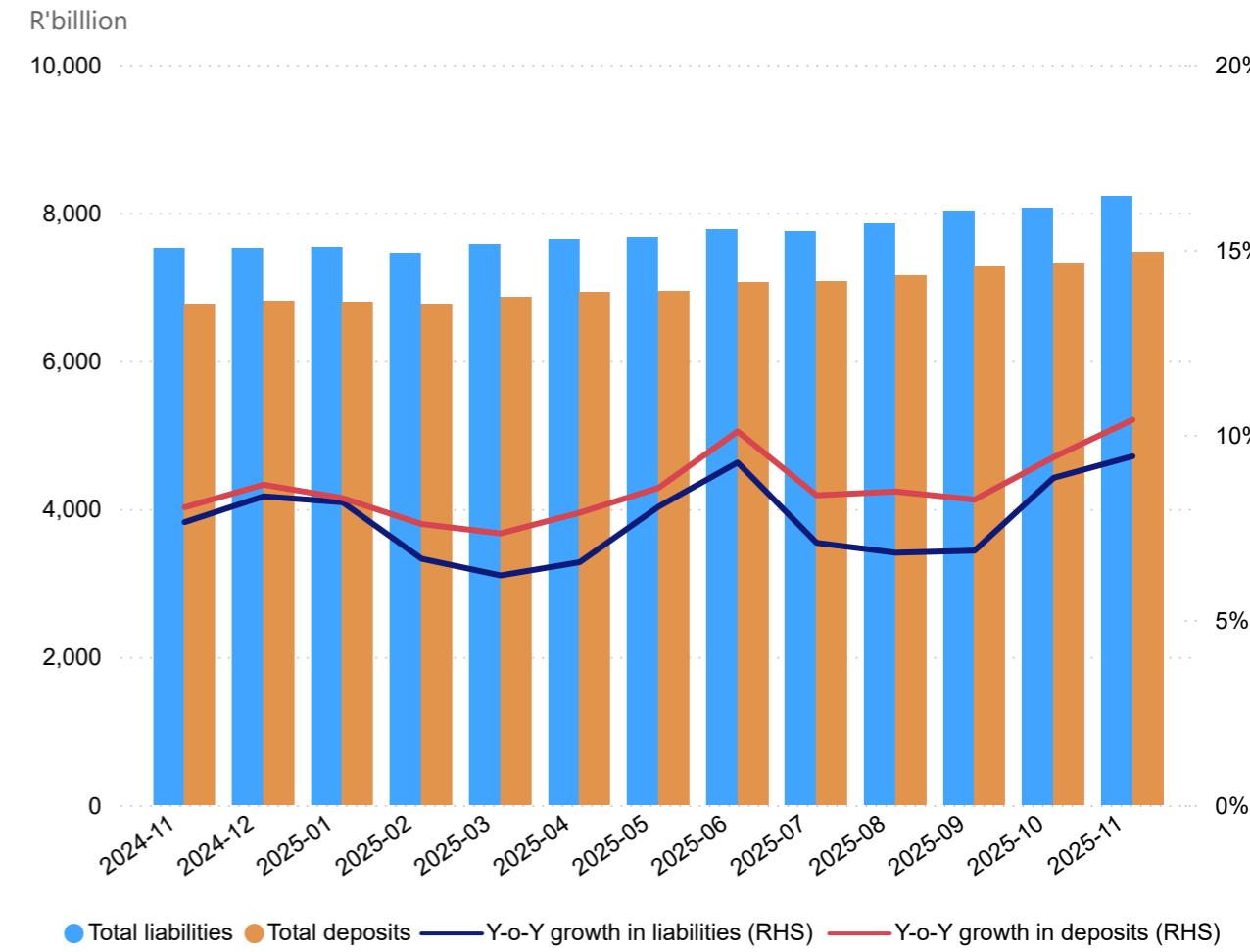
The data in this report is as at the end of the reporting month.

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Total assets and gross loans and advances



Total liabilities and total deposits





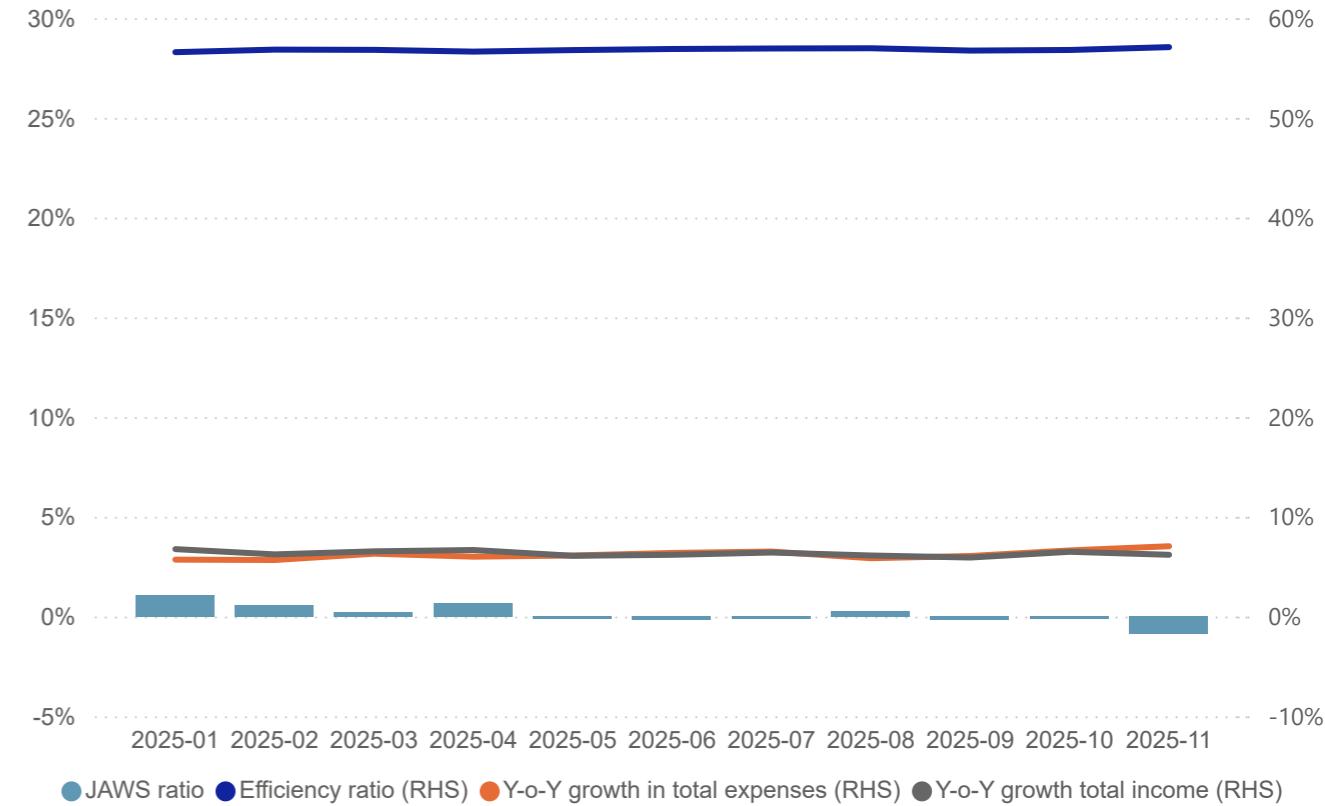
SOUTH AFRICAN RESERVE BANK
Prudential Authority

Selected South African banking sector trends

Profitability¹

	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

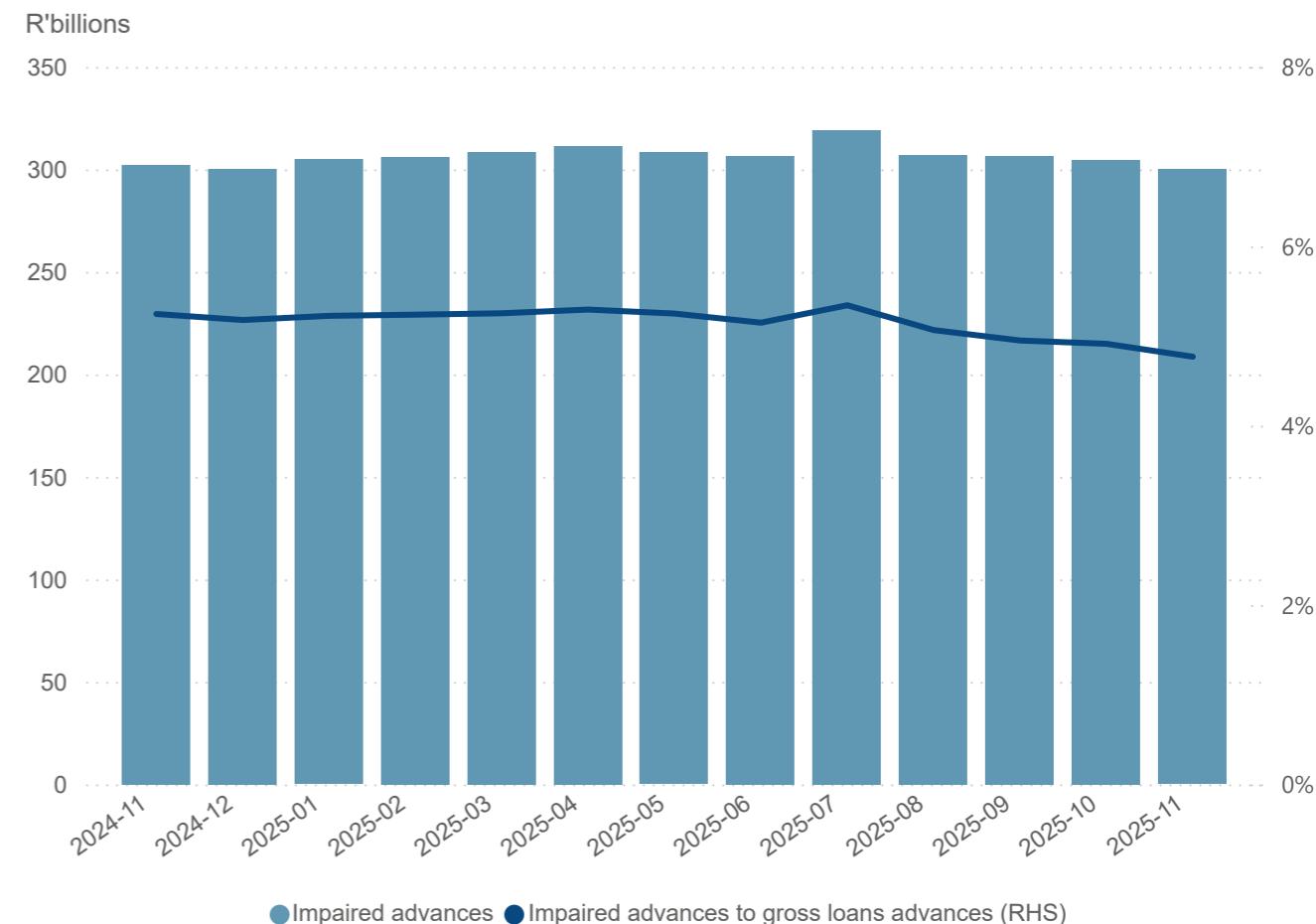
Jaws and efficiency ratios



Liquidity

	2024-11	2025-11
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%

Impaired advances



Capital adequacy

	2024-11	2025-11
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

	2024-11	2025-11
Leverage ratio ³	6.36%	6.44%

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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