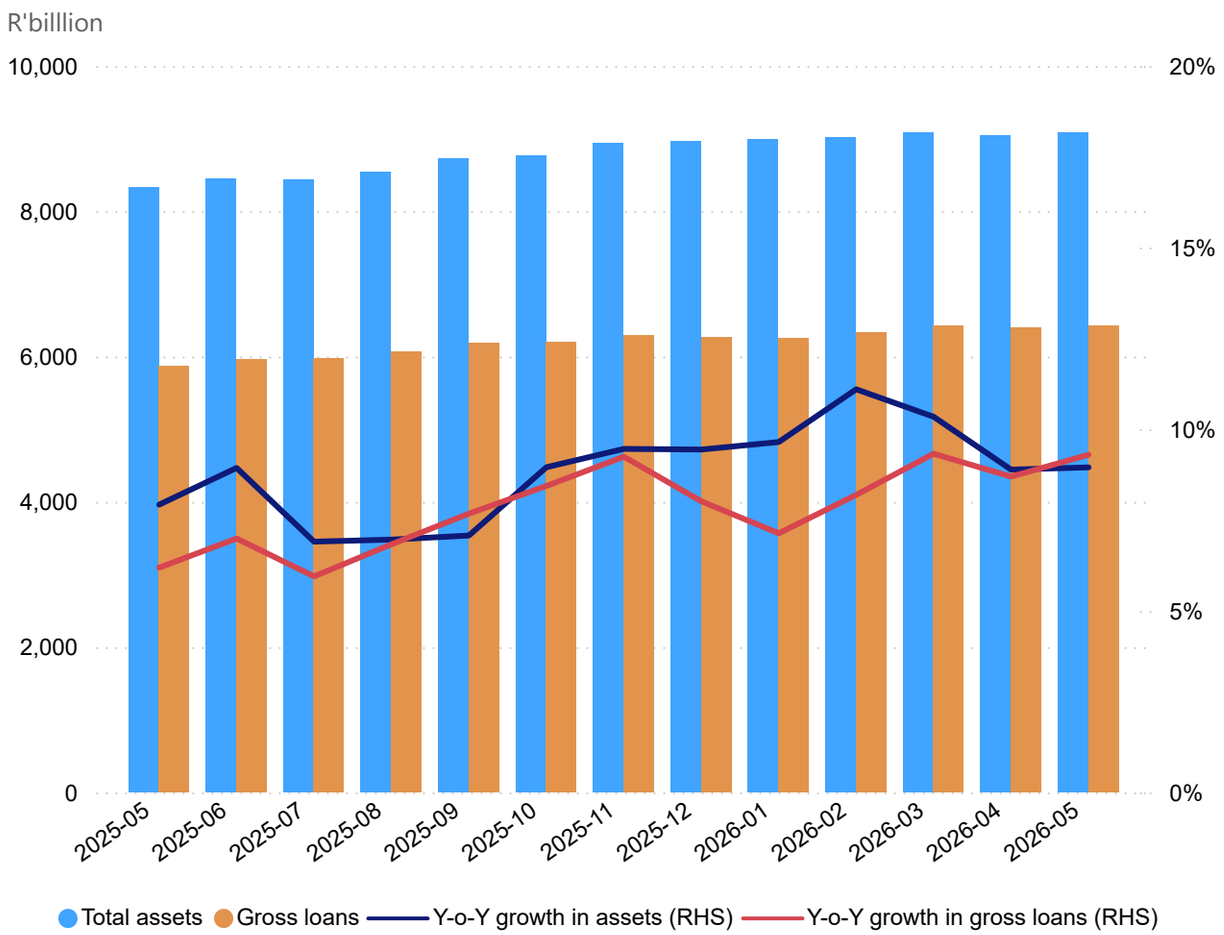
South African Reserve Bank
Prudential Authority

Selected South African banking sector trends

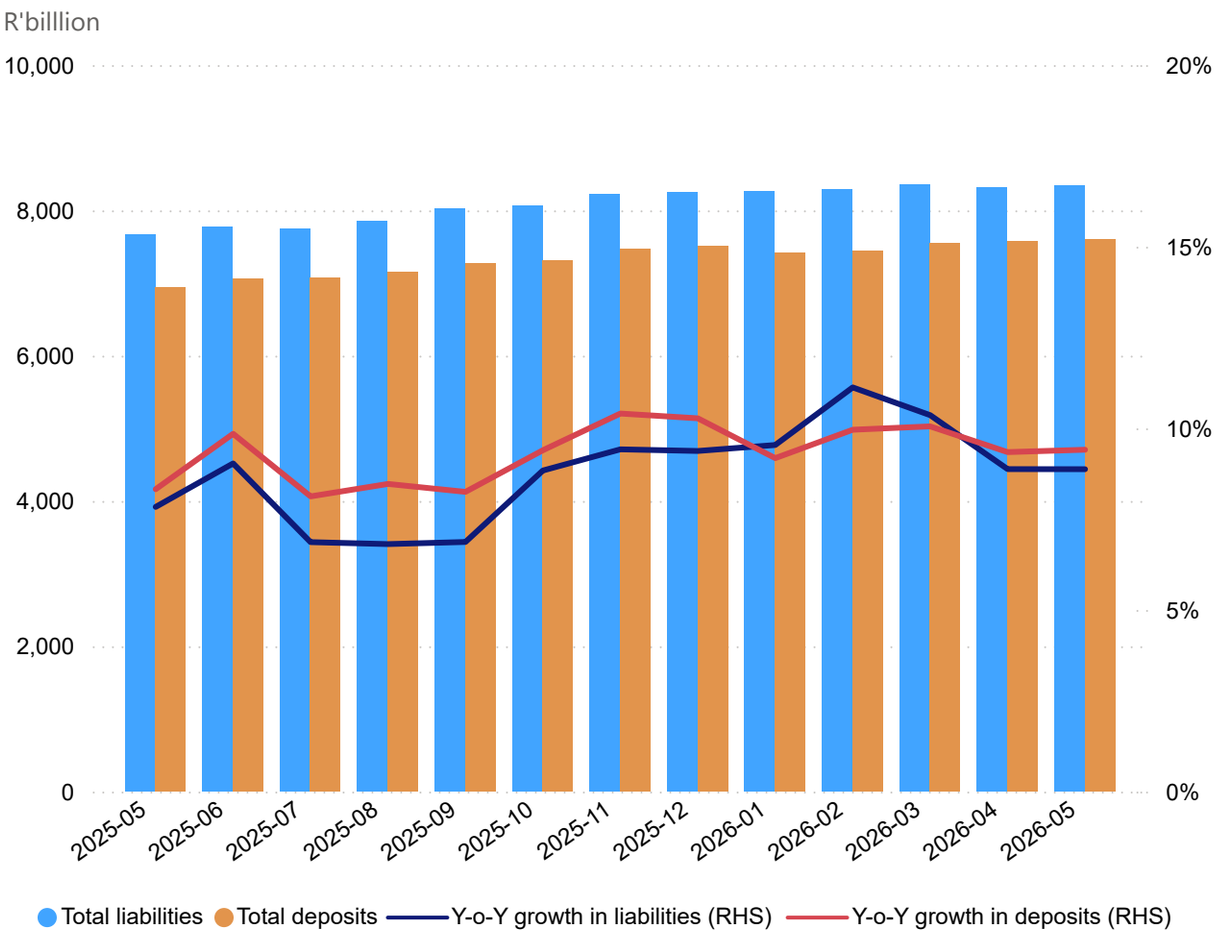
Balance sheet items

	2024-05	2025-05	2026-05	% Growth
Selected assets	R'billion	R'billion	R'billion	
Total assets	7,718	8 330	9 075	8.95%
Gross loans and advances	5,529	5 871	6 417	9.30%
Homeloans	1,312	1 350	1 407	4.24%
Commercial mortgages	405	418	447	6.79%
Credit cards	171	184	196	6.56%
Lease and instalment debtors	590	635	693	9.04%
Overdrafts	258	273	289	6.14%
Term loans	1,166	1 248	1 411	13.04%
Redeemable preference shares	113	125	144	15.03%
Factoring accounts, trade and other bills and BA's	51	45	54	18.89%
Loans granted/ deposits placed under resale agreements	474	566	627	10.74%
Bank intra-group balances	279	286	370	29.23%
Other	709	740	780	5.35%
Investment and trading positions	1,090	1 234	1 313	6.46%
Short term negotiable securities	447	431	423	-1.91%
Derivative financial instruments	253	238	255	7.37%
Selected liabilities				
Deposits, current accounts and other creditors	6,409	6 942	7 595	9.41%
Current	1,243	1 348	1 408	4.44%
Savings	506	549	596	8.47%
Call	1,280	1 400	1 546	10.47%
Fixed and notice	1,887	2 051	2 332	13.66%
Negotiable certificates of deposit	576	546	563	3.24%
Repurchase agreements	177	249	299	20.26%
Other	739	799	851	6.53%
Derivative financial instruments and other trading liabilities	341	362	337	-6.88%
Equity				
Total equity	613	668	733	9.80%
Off-balance sheet items				
Total off-balance sheet activities	1,973	2 124	2 431	14.49%

Total assets and gross loans and advances



Total liabilities and total deposits



The data in this report is as at the end of the reporting month.
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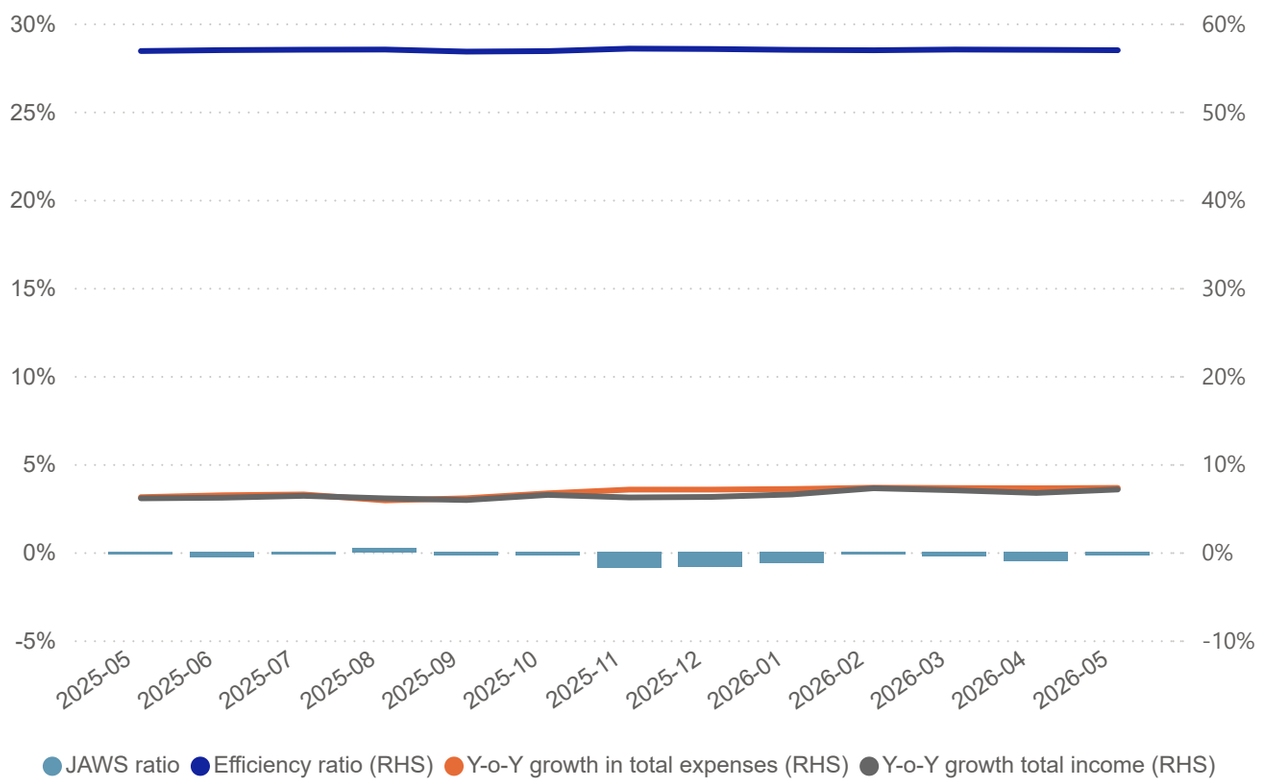
South African Reserve Bank
Prudential Authority

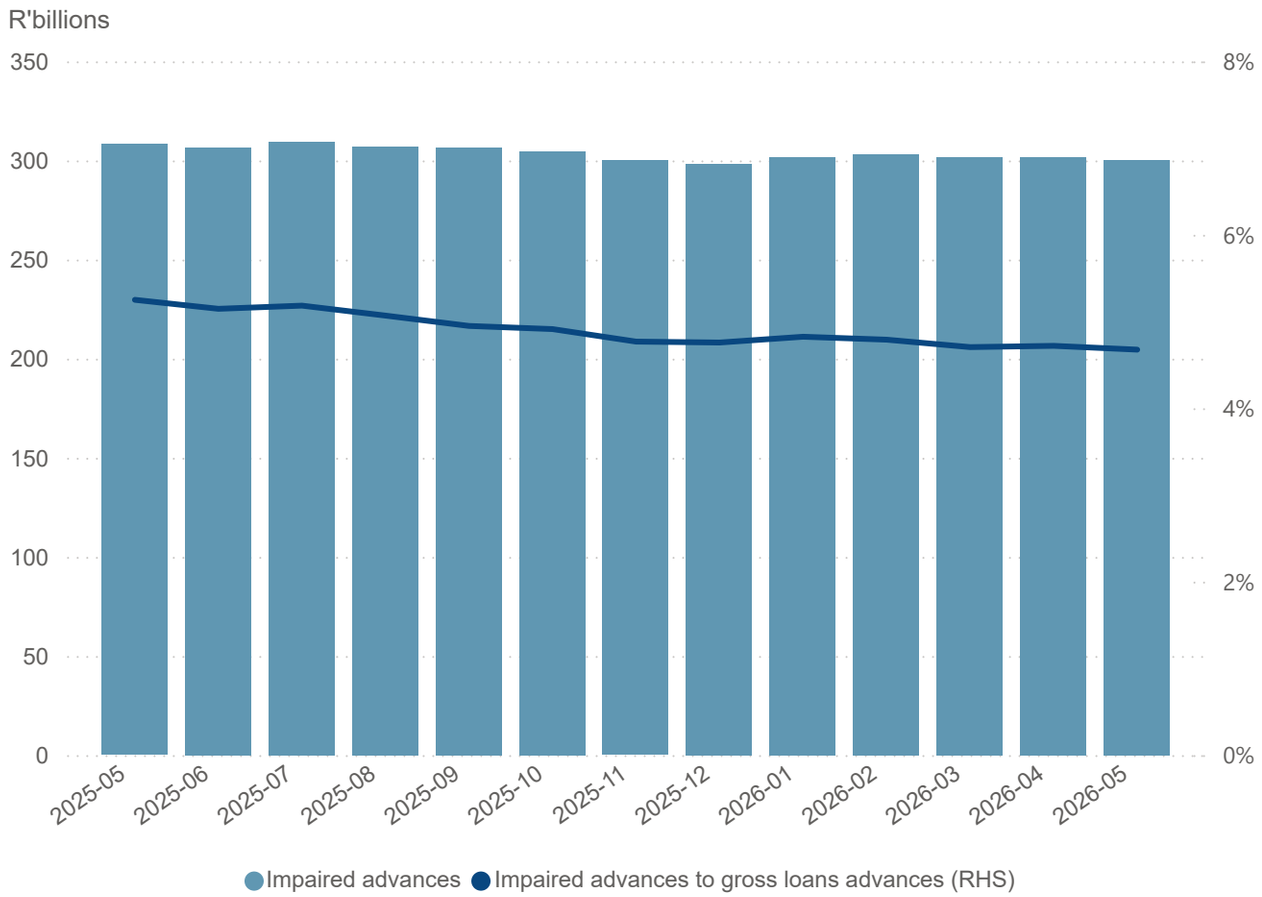
Selected South African banking sector trends

	2024-05	2025-05	2026-05
Profitability[1]			
Return on equity	14.97%	15.90%	16.03%
Return on assets	1.11%	1.19%	1.21%
Cost-to-income ratio	56.79%	56.86%	56.96%
Interest income to interest earning assets	4.16%	4.02%	3.95%
Non-interest income to total assets	2.04%	2.11%	2.12%
Operating expenses to total assets	2.94%	2.93%	2.89%
Profit/loss (12 months) (Rbn)	106.99	120.96	129.98
Net interest income (12 months) (Rbn)	239.52	247.19	261.29
Non-interest income (12 months) (Rbn)	155.08	171.51	187.17
Operating expenses (12 months) (Rbn)	224.10	238.08	255.43
Liquidity			
Liquid assets held to liquid asset requirement	335.79%	370.58%	367.04%
Short term liabilities to total liabilities	59.61%	60.75%	61.13%
10 largest depositors to total funding	18.96%	18.82%	19.58%
Liquidity coverage ratio	148.04%	150.56%	160.69%
Net stable funding ratio	117.20%	117.35%	116.92%
Credit risk			
Impaired advances[2] (Rbn)	303.53	308.22	300.02
Impaired advances to gross loans and advances	5.49%	5.25%	4.68%
Specific credit impairments to impaired advances	46.66%	48.05%	48.75%
Portfolio credit impairments to gross loans and advances	1.13%	1.02%	0.92%
Capital adequacy			
Total capital adequacy	17.01%	17.31%	17.77%
Tier 1(T1) capital adequacy	14.84%	15.02%	15.41%
Common equity T1 capital adequacy	13.17%	13.30%	13.51%
Basel III leverage ratio			
Leverage ratio[3]	6.53%	6.40%	6.25%

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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