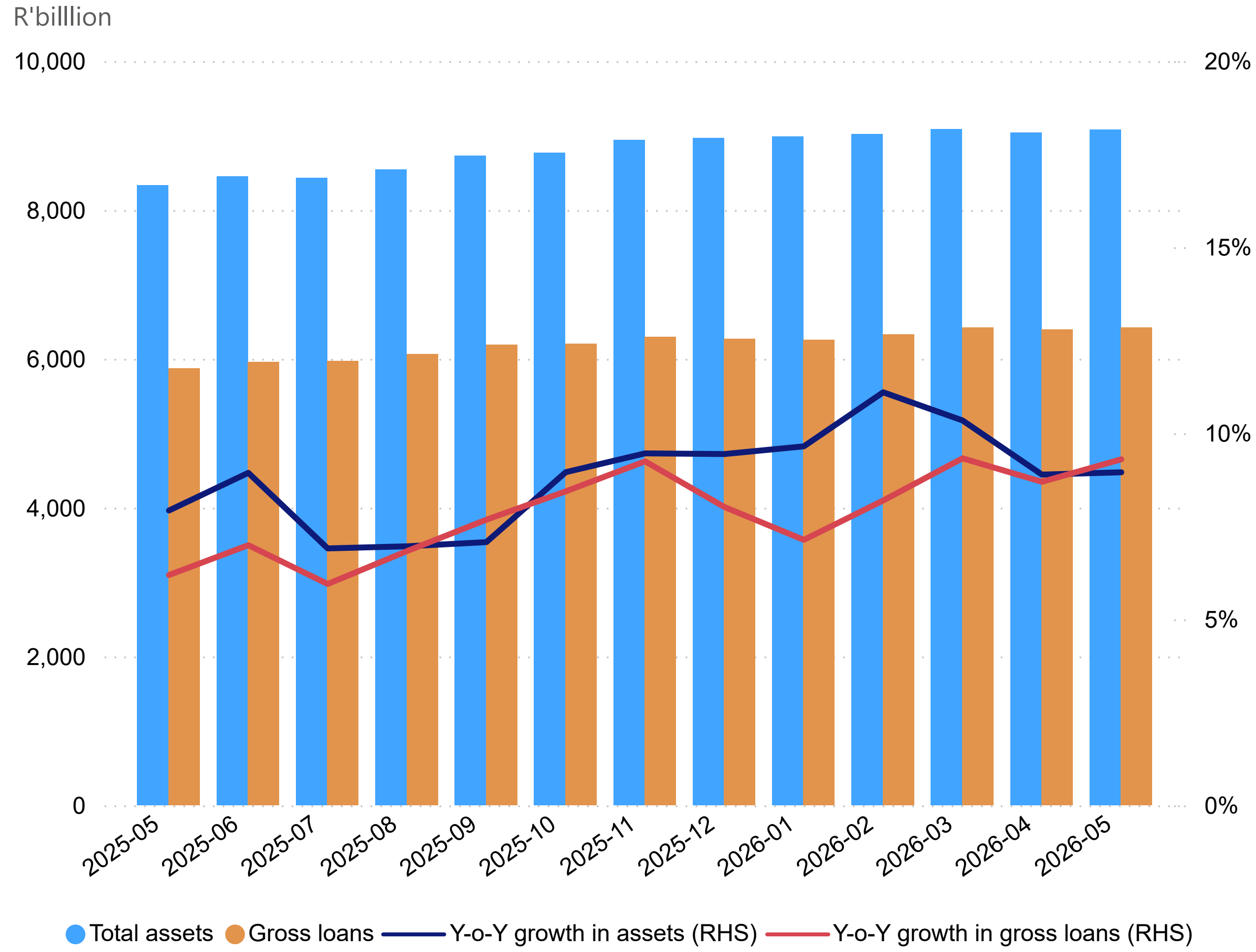
Selected South African banking sector trends

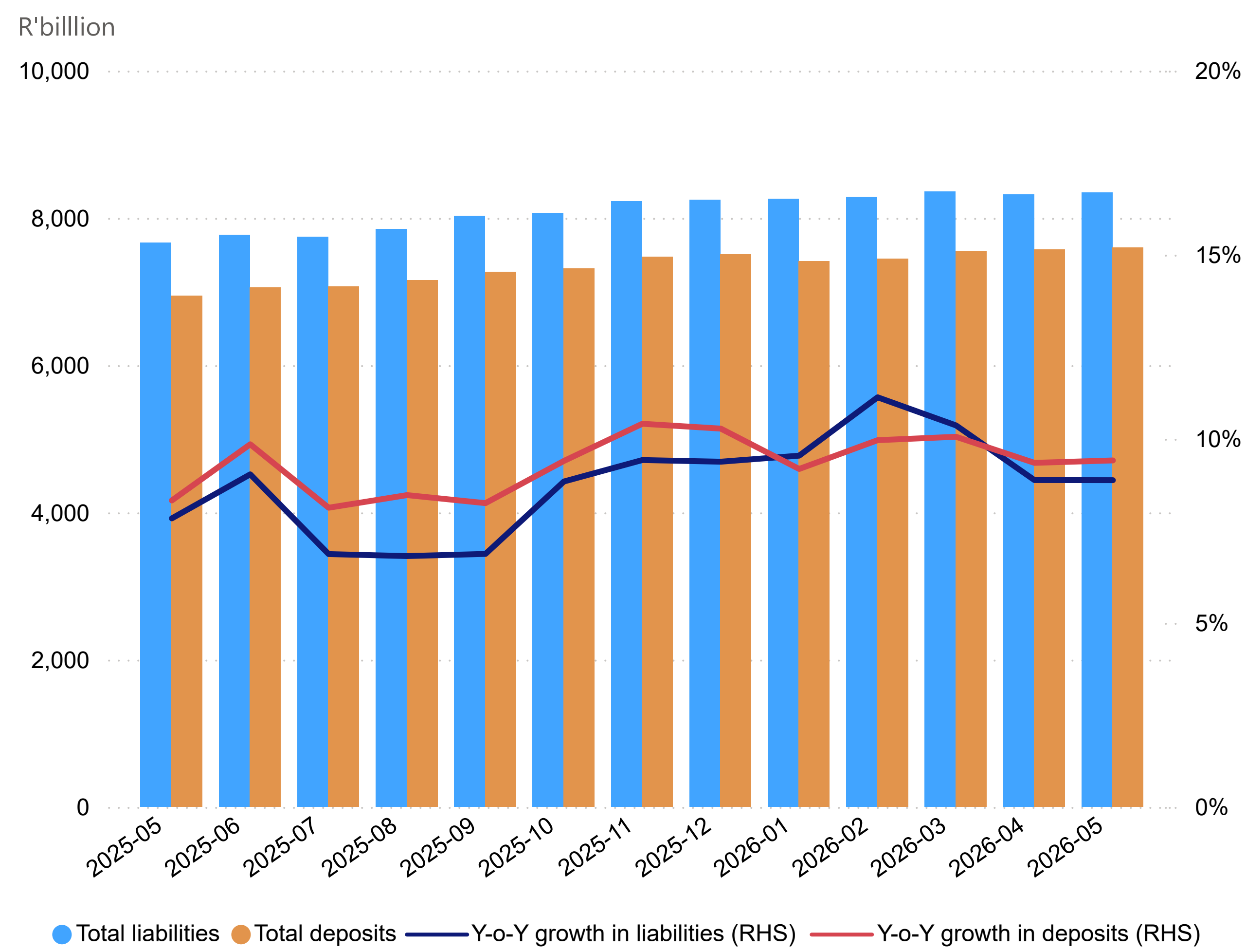
Balance sheet items

Selected assets	2024-05 R'billion	2025-05 R'billion	2026-05 R'billion	% Growth
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.
Please also note that differences may occur due to rounding and the information is subject to change without notice.

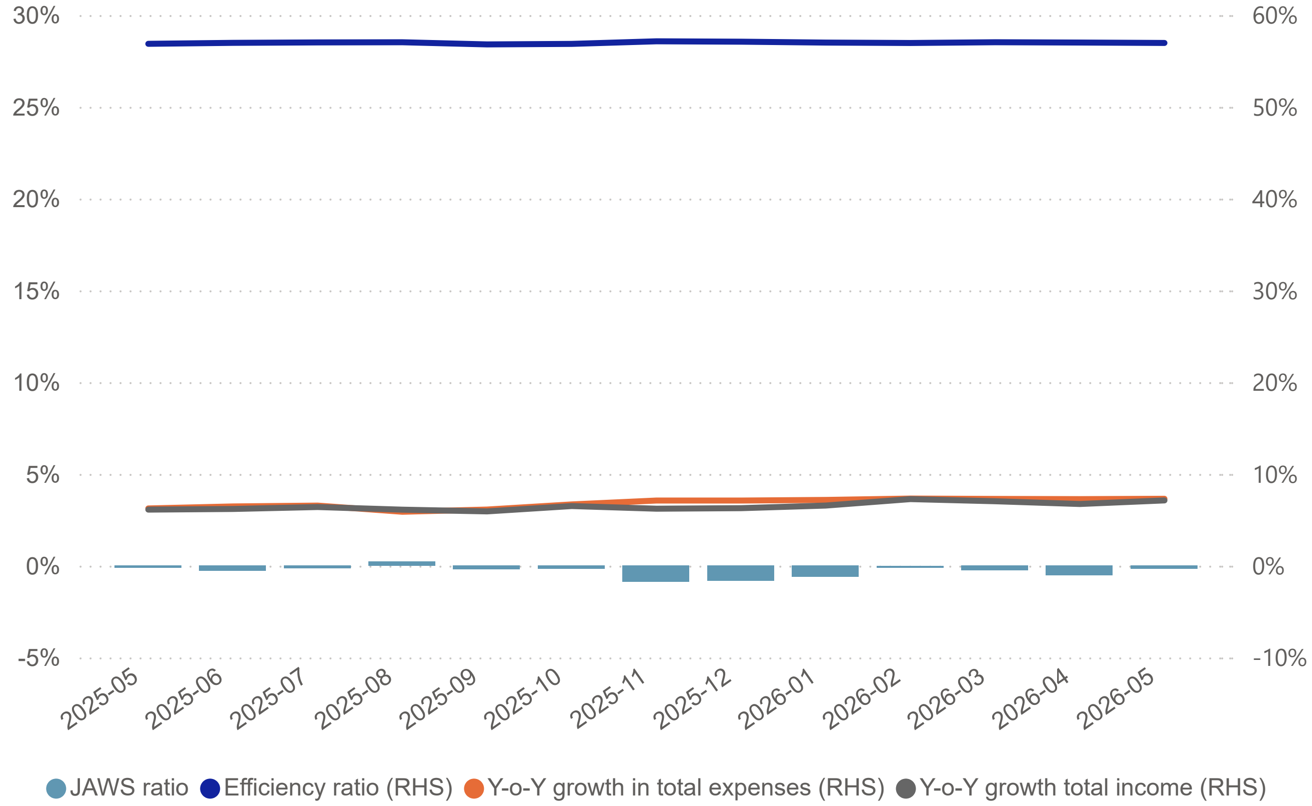
Selected South African banking sector trends

	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%

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.

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.

Jaws and efficiency ratios



Impaired advances