

Balance sheet items

Selected assets

	2025-02	2026-02	% Growth
Total assets	R'120	R'021	11.10%
Gross loans and advances	5 846	6 325	8.19%
Homeloans	1 344	1 396	3.90%
Commercial mortgages	417	441	5.85%
Credit cards	181	194	6.86%
Lease and instalment debtors	624	676	8.39%
Overdrafts	277	295	6.63%
Term loans	1 204	1 350	12.14%
Redeemable preference shares	115	139	20.69%
Factoring accounts, trade and other bills and BA's	42	43	3.02%
Loans granted/ deposits placed under resale agreements	629	626	-0.60%
Bank intra-group balances	283	387	36.93%
Other	731	778	6.45%
Investment and trading positions	1 145	1 311	14.55%
Short term negotiable securities	431	412	-4.37%
Derivative financial instruments	204	357	74.63%

Selected liabilities

Deposits, current accounts and other creditors	6 767	7 441	9.96%
Current	1 328	1 462	10.05%
Savings	539	570	5.91%
Call	1 367	1 454	6.37%
Fixed and notice	1 966	2 216	12.70%
Negotiable certificates of deposit	560	566	1.15%
Repurchase agreements	243	288	18.33%
Other	765	886	15.83%
Derivative financial instruments and other trading liabilities	326	443	35.64%

Equity

Total equity	666	738	10.79%
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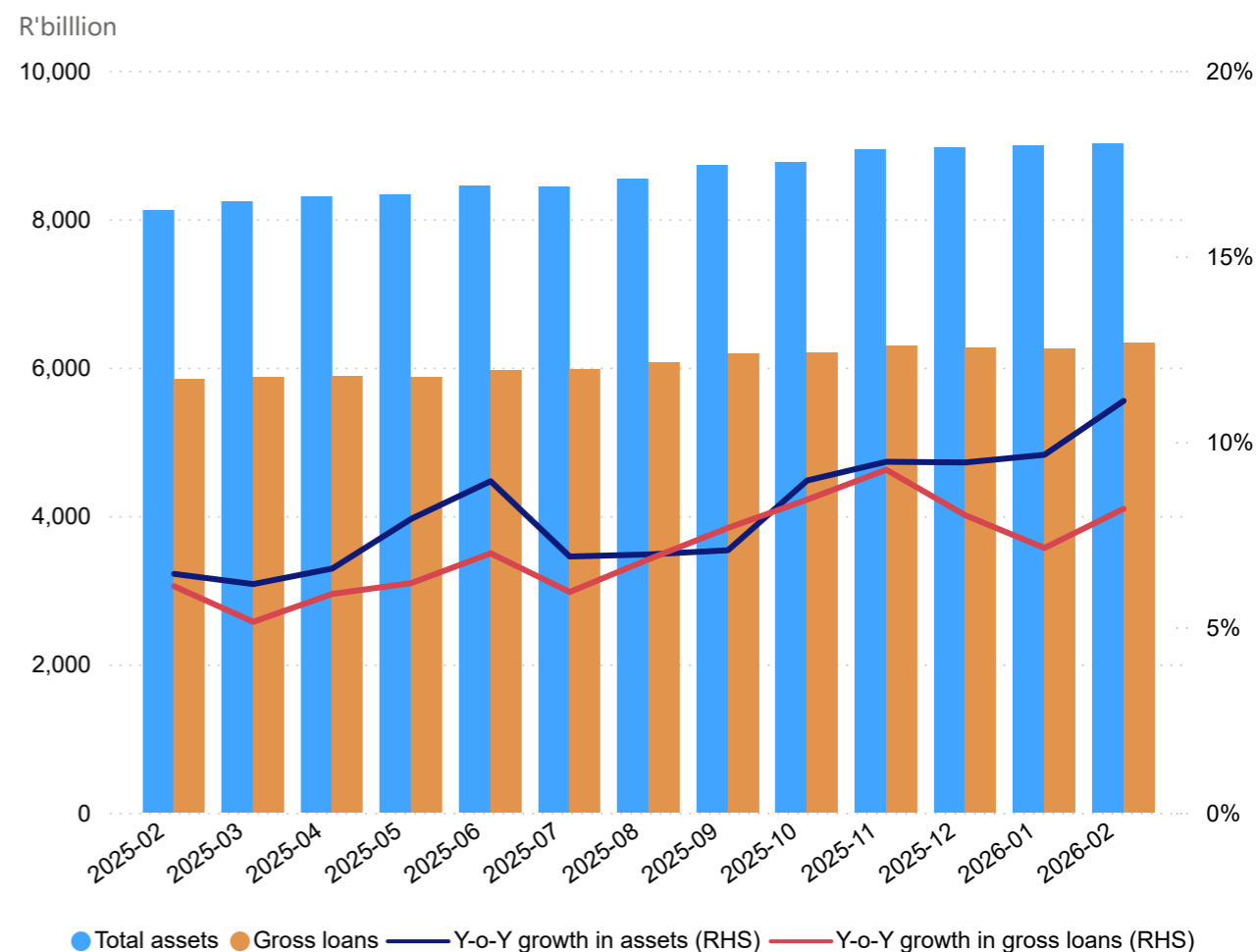
Off-balance sheet items

Total off-balance sheet activities	2 091	2 281	9.08%
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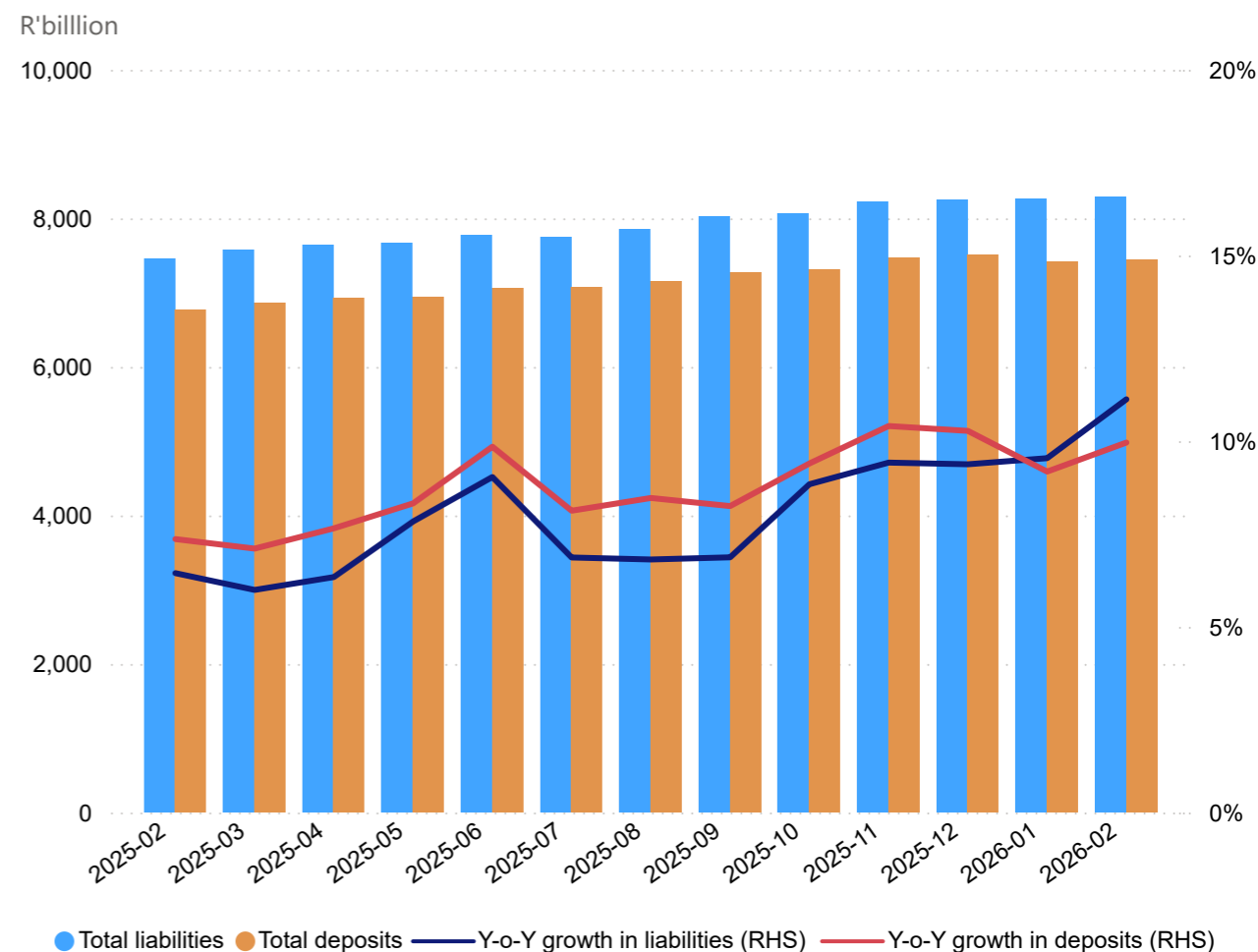
The data in this report is as at the end of the reporting month.

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





SOUTH AFRICAN RESERVE BANK
Prudential Authority

Selected South African banking sector trends



Profitability¹

	2025-02	2026-02
Return on equity	15.73%	15.86%
Return on assets	1.17%	1.19%
Cost-to-income ratio	56.92%	56.95%
Interest income to interest earning assets	4.04%	3.98%
Non-interest income to total assets	2.09%	2.13%
Operating expenses to total assets	2.94%	2.91%
Profit/loss (12 months) (Rbn)	117.01	127.92
Net interest income (12 months) (Rbn)	244.59	257.86
Non-interest income (12 months) (Rbn)	167.05	183.63
Operating expenses (12 months) (Rbn)	234.31	251.44

Liquidity

Liquid assets held to liquid asset requirement	355.30%	356.51%
Short term liabilities to total liabilities	61.21%	59.98%
10 largest depositors to total funding	19.05%	20.79%
Liquidity coverage ratio	146.08%	156.89%
Net stable funding ratio	115.97%	114.83%

Credit risk

Impaired advances ² (Rbn)	306.20	303.00
Impaired advances to gross loans and advances	5.24%	4.79%
Specific credit impairments to impaired advances	47.85%	48.13%
Portfolio credit impairments to gross loans and advances	1.02%	0.93%

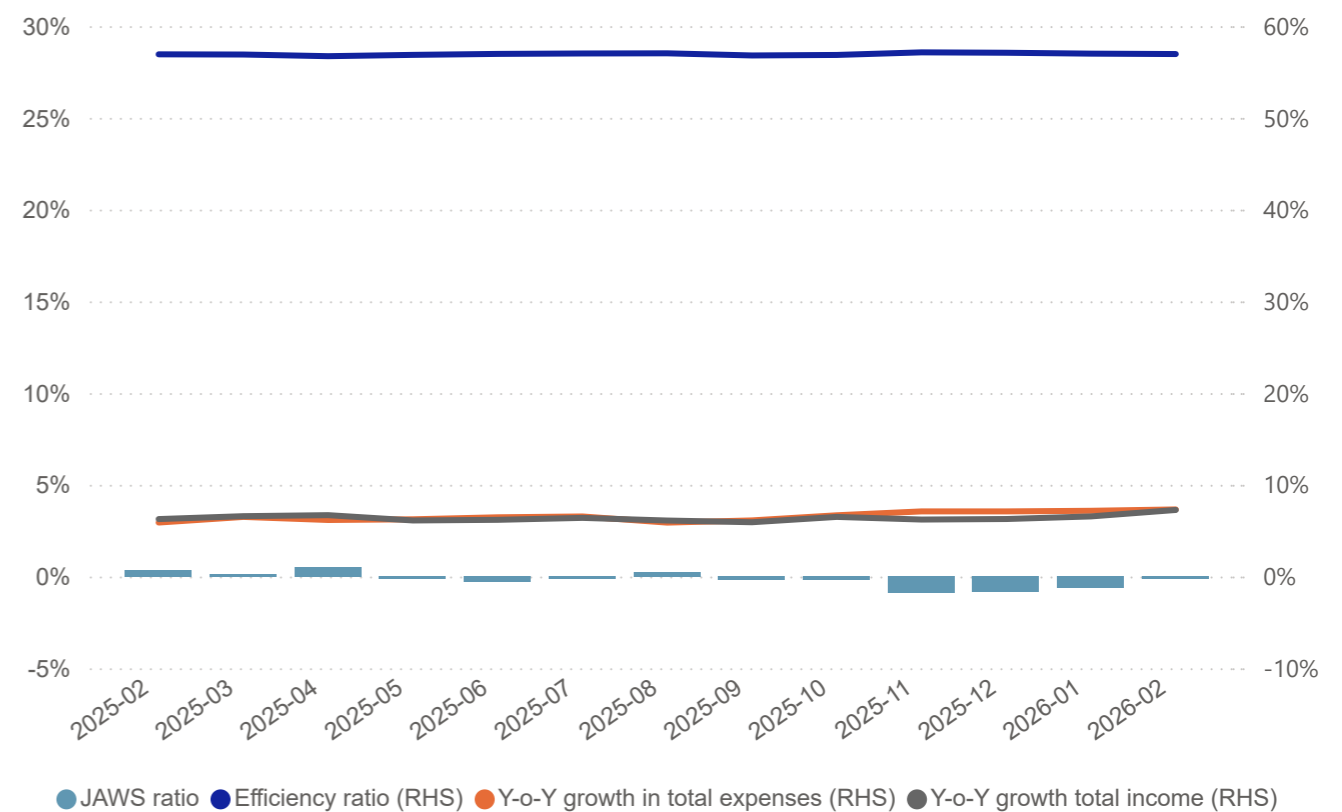
Capital adequacy

Total capital adequacy	17.20%	17.88%
Tier 1(T1) capital adequacy	14.91%	15.67%
Common equity T1 capital adequacy	13.18%	13.83%

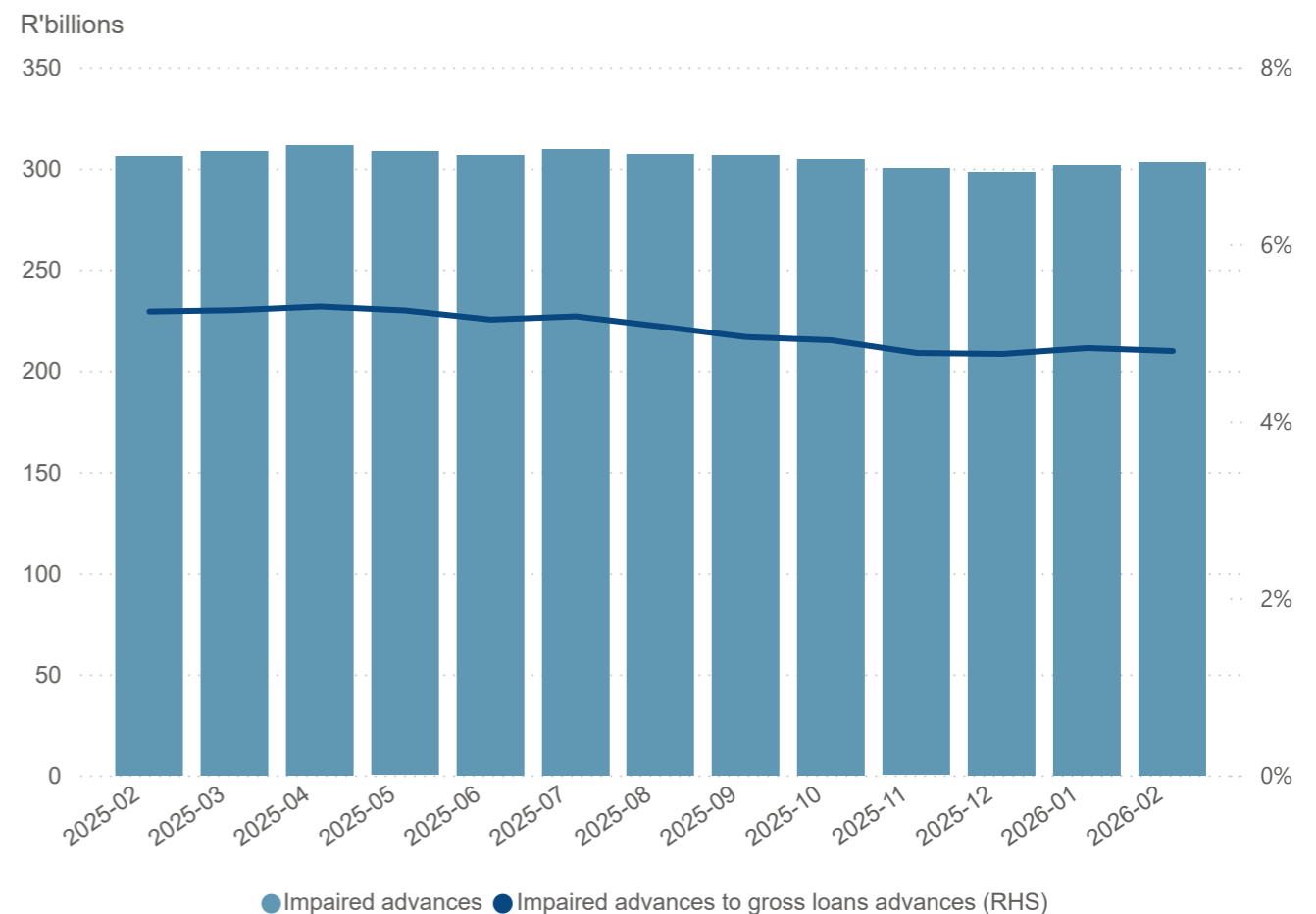
Basel III leverage ratio

Leverage ratio ³	6.40%	6.53%
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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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