Selected South African banking sector trends

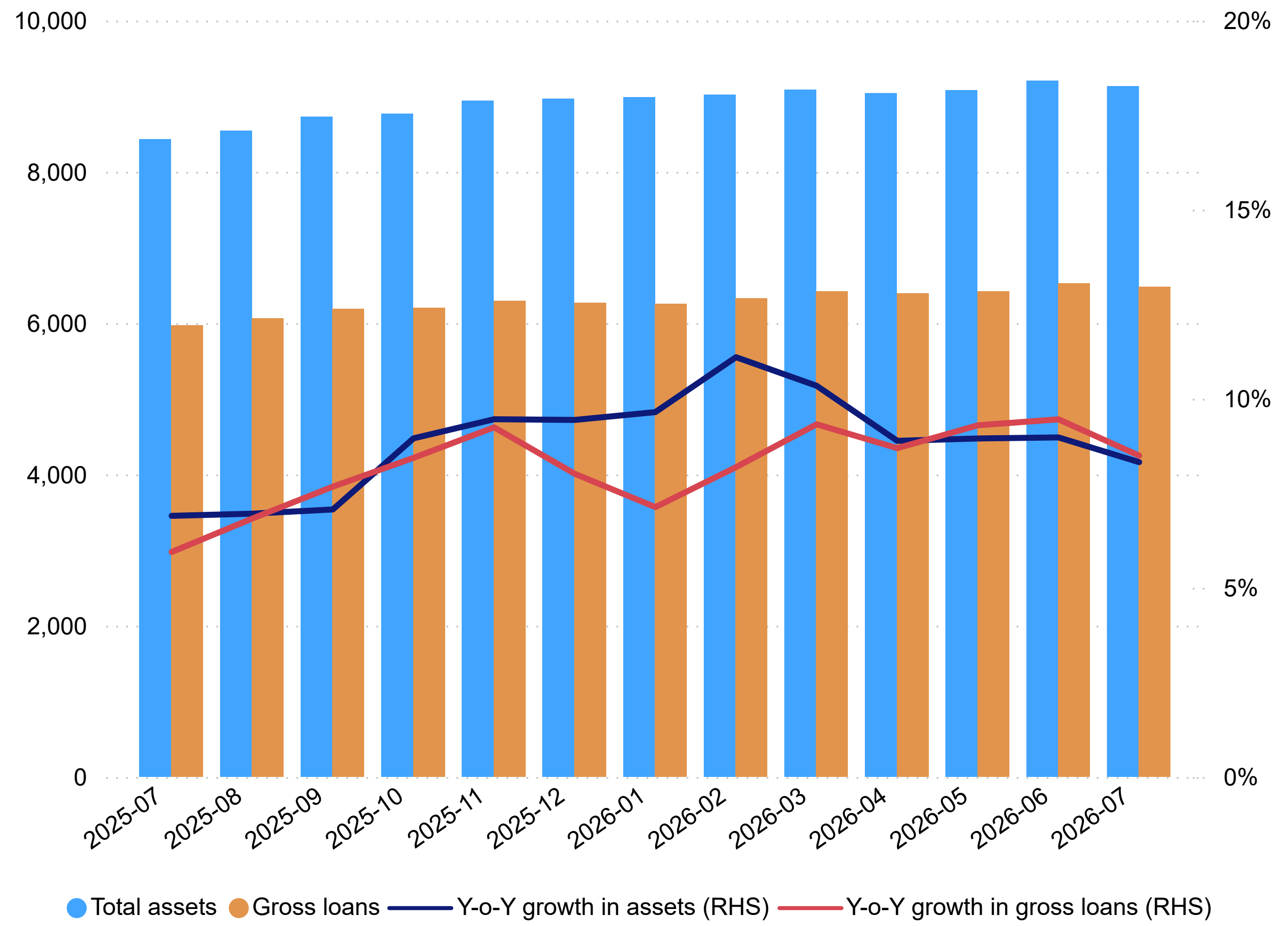
South African Reserve Bank
Prudential Authority

Balance sheet items

Selected assets	2024-07 R'billion	2025-07 R'billion	2026-07 R'billion	% Growth
Total assets	7,887	8 431	9 133	8.32%
Gross loans and advances	5,635	5 970	6 477	8.50%
Homeloans	1,319	1 359	1 416	4.21%
Commercial mortgages	408	424	461	8.67%
Credit cards	172	184	197	6.69%
Lease and instalment debtors	597	645	702	8.75%
Overdrafts	251	262	290	10.55%
Term loans	1,181	1 258	1 413	12.29%
Redeemable preference shares	108	127	147	15.85%
Factoring accounts, trade and other bills and BA's	48	42	52	21.49%
Loans granted/ deposits placed under resale agreements	557	575	650	12.94%
Bank intra-group balances	286	330	365	10.63%
Other	708	762	785	3.06%
Investment and trading positions	1,109	1 270	1 343	5.68%
Short term negotiable securities	438	430	432	0.49%
Derivative financial instruments	244	229	214	-6.45%
Selected liabilities				
Deposits, current accounts and other creditors	6,537	7 068	7 688	8.76%
Current	1,250	1 347	1 431	6.24%
Savings	523	567	632	11.46%
Call	1,323	1 441	1 538	6.69%
Fixed and notice	1,912	2 095	2 389	14.00%
Negotiable certificates of deposit	591	536	570	6.43%
Repurchase agreements	211	263	324	23.09%
Other	727	819	804	-1.79%
Derivative financial instruments and other trading liabilities	355	331	293	-11.38%
Equity				
Total equity	640	687	743	8.22%
Off-balance sheet items				
Total off-balance sheet activities	1,958	2 148	2 450	14.05%

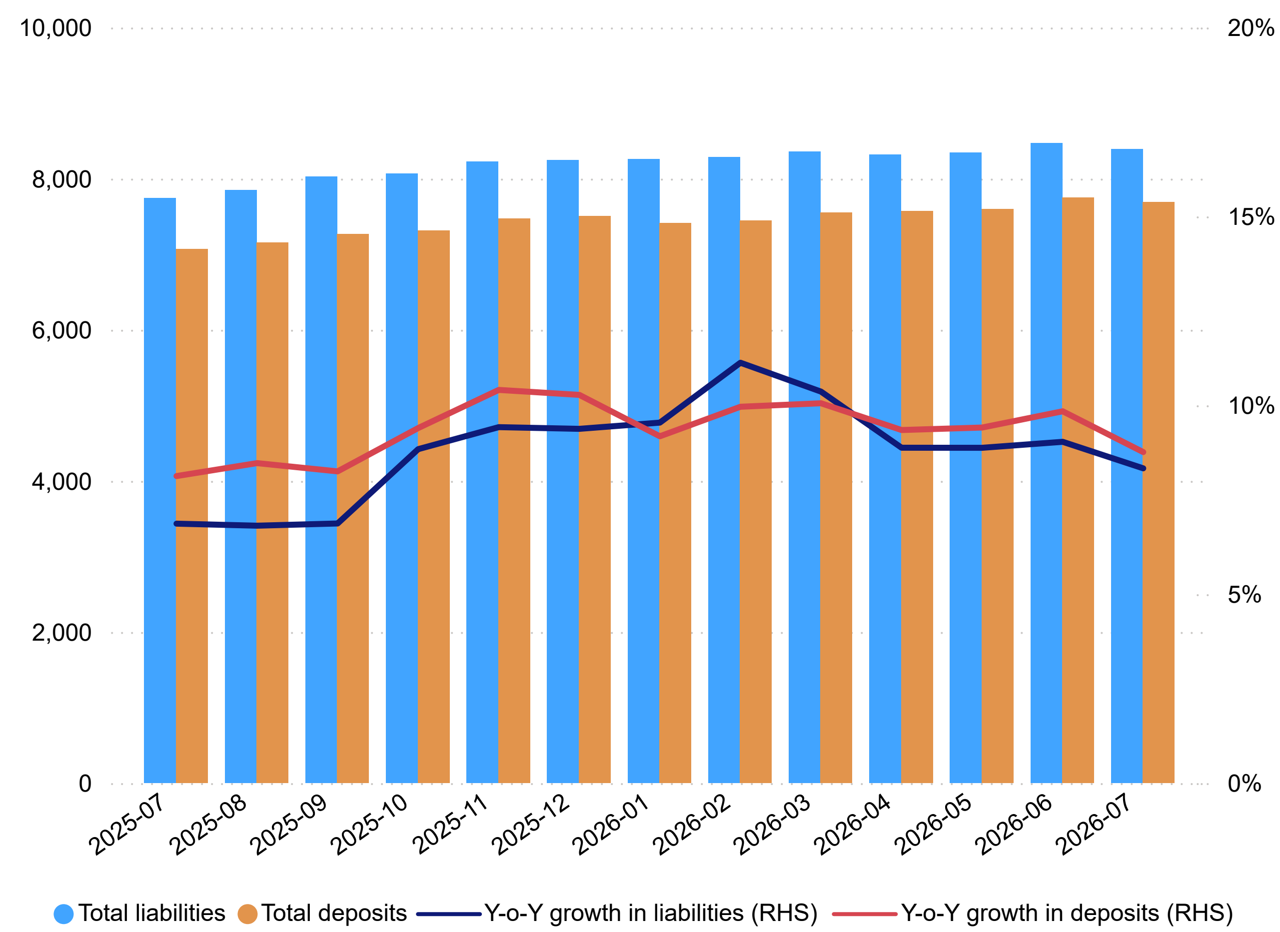
Total assets and gross loans and advances

R'billlion



Total liabilities and total deposits

R'billlion



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

South African Reserve Bank
Prudential Authority

	2024-07	2025-07	2026-07
Profitability[1]			
Return on equity	15.13%	15.88%	16.10%
Return on assets	1.13%	1.18%	1.21%
Cost-to-income ratio	56.93%	57.01%	56.58%
Interest income to interest earning assets	4.14%	4.02%	3.93%
Non-interest income to total assets	2.05%	2.09%	2.13%
Operating expenses to total assets	2.95%	2.93%	2.87%
Profit/loss (12 months) (Rbn)	108.42	122.46	131.88
Net interest income (12 months) (Rbn)	240.23	250.18	263.54
Non-interest income (12 months) (Rbn)	156.71	172.13	191.19
Operating expenses (12 months) (Rbn)	225.98	240.77	257.28
Liquidity			
Liquid assets held to liquid asset requirement	344.83%	369.01%	370.67%
Short term liabilities to total liabilities	59.61%	61.18%	61.24%
10 largest depositors to total funding	18.79%	18.60%	19.74%
Liquidity coverage ratio	150.60%	150.89%	156.31%
Net stable funding ratio	119.46%	115.52%	115.96%
Credit risk			
Impaired advances[2] (Rbn)	303.55	309.43	298.76
Impaired advances to gross loans and advances	5.39%	5.18%	4.61%
Specific credit impairments to impaired advances	46.93%	47.40%	48.88%
Portfolio credit impairments to gross loans and advances	1.10%	0.99%	0.92%
Capital adequacy			
Total capital adequacy	17.14%	16.91%	17.54%
Tier 1(T1) capital adequacy	15.04%	14.96%	15.28%
Common equity T1 capital adequacy	13.35%	13.07%	13.33%
Basel III leverage ratio			
Leverage ratio[3]	6.47%	6.24%	6.30%

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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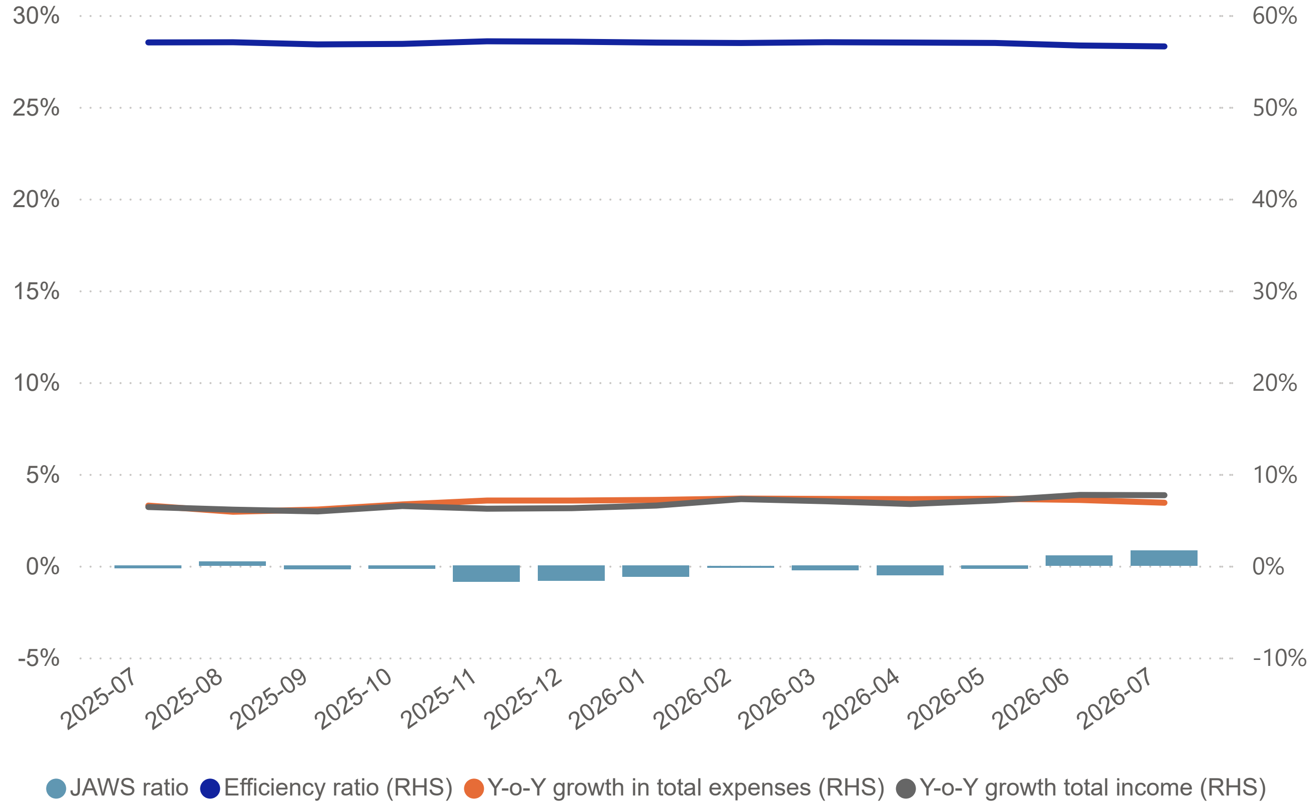
Jaws and efficiency ratios



Impaired advances

R'billions