

Balance sheet items

2025-01 ▾ 2026-01 ▾ % Growth

Selected assets

	R'billion	R'billion	% Growth
Total assets	8 194	8 984	9.65%
Gross loans and advances	5 834	6 251	7.13%
Homeloans	1 336	1 386	3.72%
Commercial mortgages	415	437	5.20%
Credit cards	179	192	7.13%
Lease and instalment debtors	618	670	8.41%
Overdrafts	266	287	7.86%
Term loans	1 212	1 330	9.74%
Redeemable preference shares	117	137	17.57%
Factoring accounts, trade and other bills and BA's	41	45	11.49%
Loans granted/ deposits placed under resale agreements	629	627	-0.32%
Bank intra-group balances	287	339	18.40%
Other	734	800	8.88%
Investment and trading positions	1 139	1 304	14.52%
Short term negotiable securities	444	419	-5.61%
Derivative financial instruments	240	365	51.79%

Selected liabilities

Deposits, current accounts and other creditors	6 790	7 413	9.18%
Current	1 289	1 438	11.50%
Savings	540	576	6.56%
Call	1 391	1 474	5.94%
Fixed and notice	1 993	2 198	10.24%
Negotiable certificates of deposit	561	557	-0.61%
Repurchase agreements	267	296	11.03%
Other	748	875	16.94%
Derivative financial instruments and other trading liabilities	368	446	21.09%

Equity

Total equity	658	729	10.85%
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Off-balance sheet items

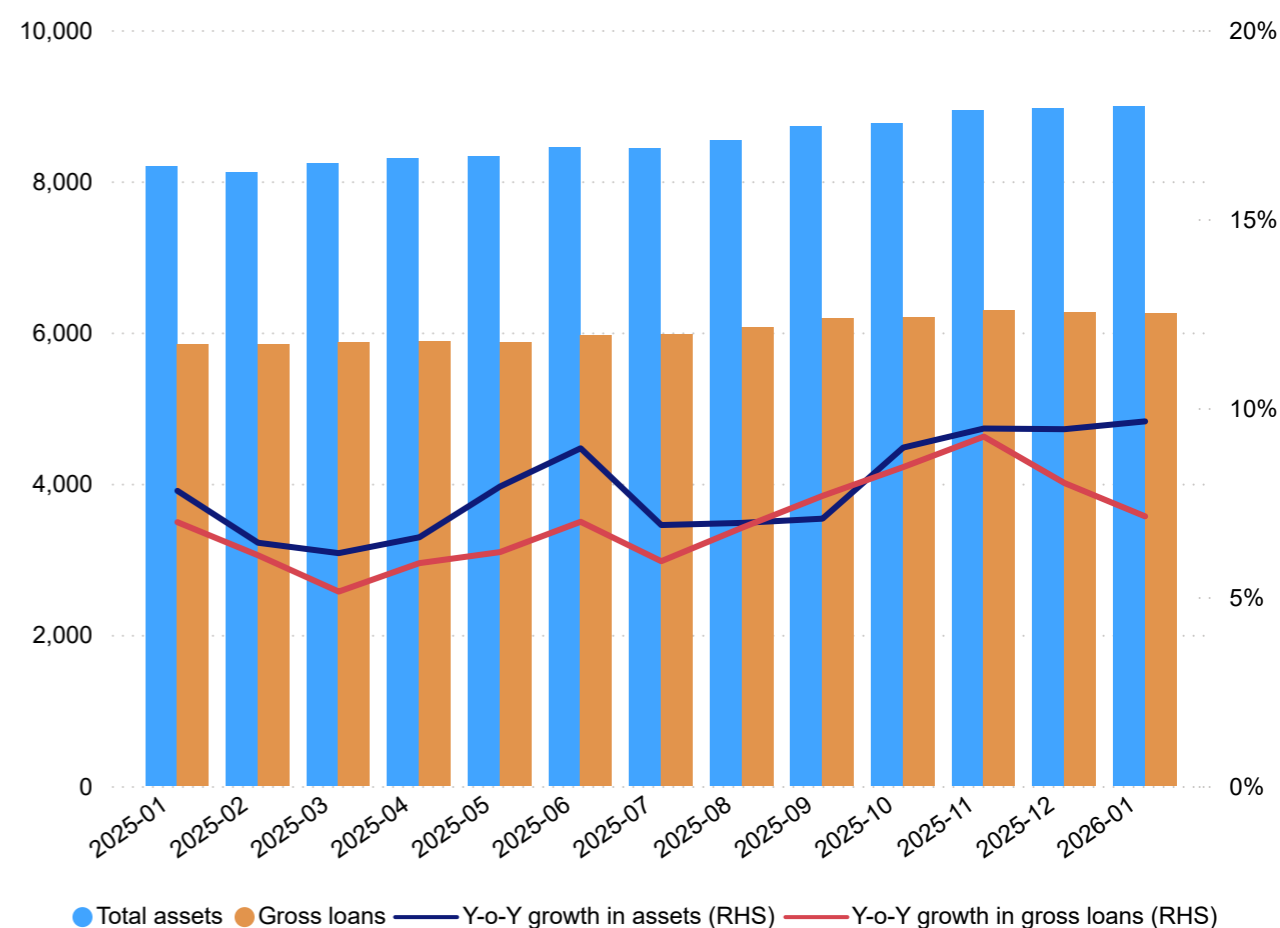
Total off-balance sheet activities	2 104	2 270	7.91%
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The data in this report is as at the end of the reporting month.

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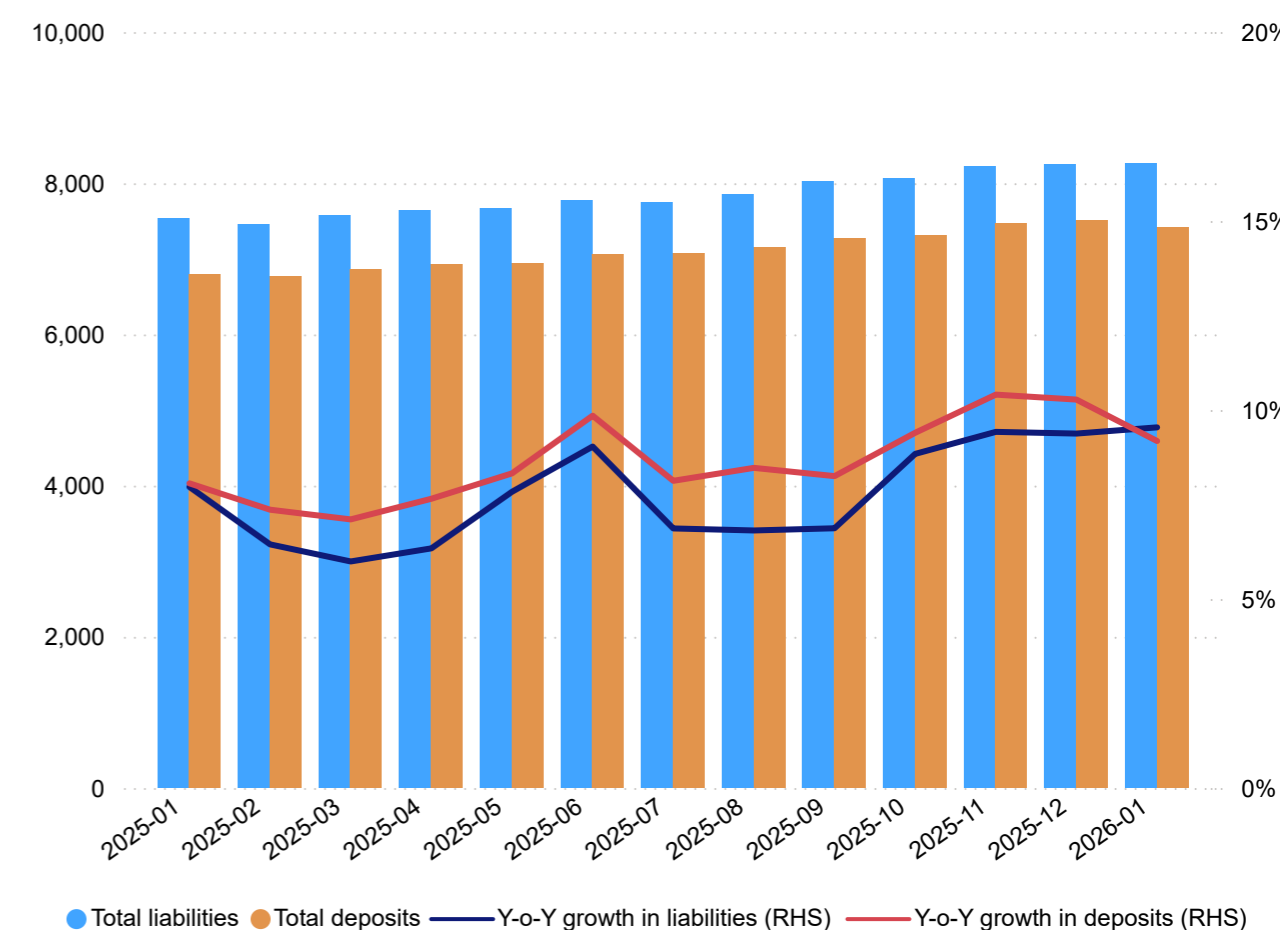
Total assets and gross loans and advances

R'billion



Total liabilities and total deposits

R'billion





SOUTH AFRICAN RESERVE BANK
Prudential Authority

Selected South African banking sector trends



Profitability¹

	2025-01	2026-01
Return on equity	15.86%	15.86%
Return on assets	1.18%	1.19%
Cost-to-income ratio	56.67%	57.00%
Interest income to interest earning assets	4.06%	3.99%
Non-interest income to total assets	2.10%	2.12%
Operating expenses to total assets	2.94%	2.92%
Profit/loss (12 months) (Rbn)	117.53	126.53
Net interest income (12 months) (Rbn)	244.63	256.99
Non-interest income (12 months) (Rbn)	166.62	181.19
Operating expenses (12 months) (Rbn)	233.05	249.75

Liquidity

Liquid assets held to liquid asset requirement	355.44%	362.93%
Short term liabilities to total liabilities	61.14%	59.85%
10 largest depositors to total funding	18.67%	19.98%
Liquidity coverage ratio	153.91%	157.33%
Net stable funding ratio	116.30%	114.80%

Credit risk

Impaired advances ² (Rbn)	304.83	301.55
Impaired advances to gross loans and advances	5.22%	4.82%
Specific credit impairments to impaired advances	47.49%	47.92%
Portfolio credit impairments to gross loans and advances	1.02%	0.94%

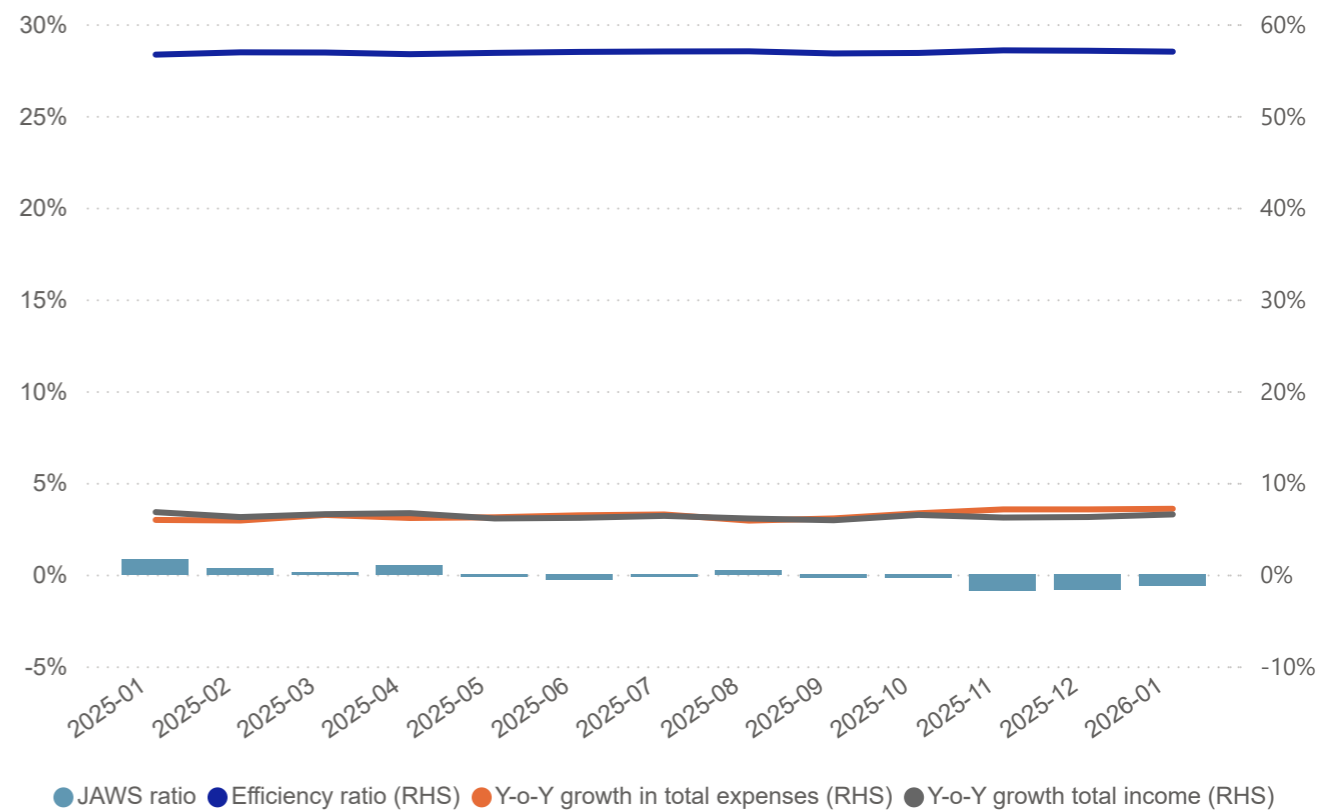
Capital adequacy

Total capital adequacy	17.18%	17.76%
Tier 1(T1) capital adequacy	14.88%	15.55%
Common equity T1 capital adequacy	13.18%	13.77%

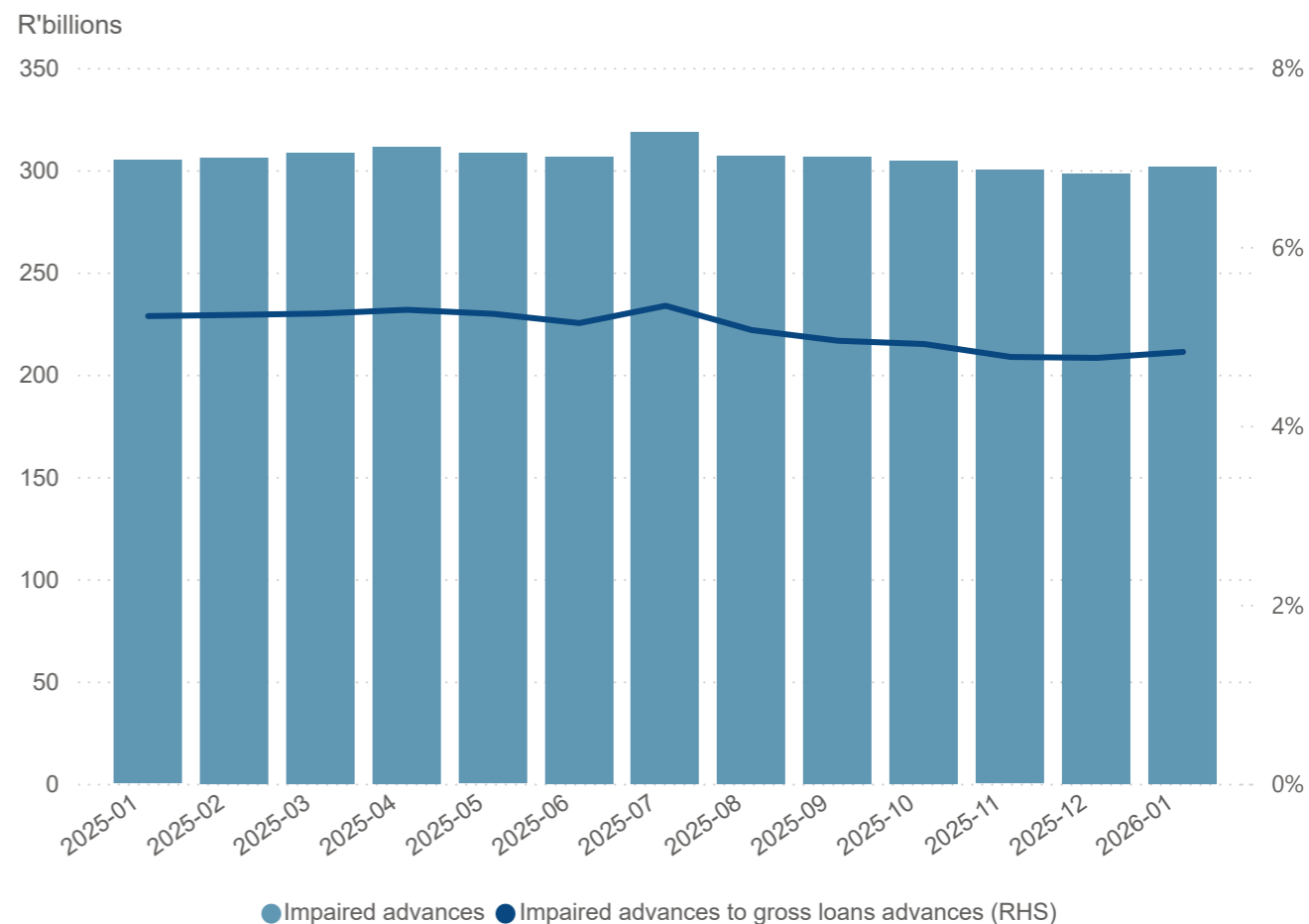
Basel III leverage ratio

Leverage ratio ³	6.35%	6.49%
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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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