

## Balance sheet items

2025-03 ▾ 2026-03 ▾ % Growth

### Selected assets

	R'billion	R'billion	% Growth
Total assets	8 235	9 075	10.20%
Gross loans and advances	5 868	6 405	9.14%
Homeloans	1 344	1 399	4.02%
Commercial mortgages	418	442	5.63%
Credit cards	182	193	6.45%
Lease and instalment debtors	628	683	8.81%
Overdrafts	280	289	3.42%
Term loans	1 250	1 374	9.85%
Redeemable preference shares	120	143	18.64%
Factoring accounts, trade and other bills and BA's	46	51	11.17%
Loans granted/ deposits placed under resale agreements	565	648	14.61%
Bank intra-group balances	291	391	34.20%
Other	744	793	6.61%
Investment and trading positions	1 167	1 293	10.73%
Short term negotiable securities	434	420	-3.14%
Derivative financial instruments	215	308	43.02%

### Selected liabilities

Deposits, current accounts and other creditors	6 861	7 539	9.88%
Current	1 361	1 515	11.34%
Savings	535	584	9.12%
Call	1 413	1 475	4.43%
Fixed and notice	1 957	2 256	15.28%
Negotiable certificates of deposit	563	535	-5.07%
Repurchase agreements	256	288	12.64%
Other	776	886	14.10%
Derivative financial instruments and other trading liabilities	337	383	13.71%

### Equity

Total equity	662	729	10.13%
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### Off-balance sheet items

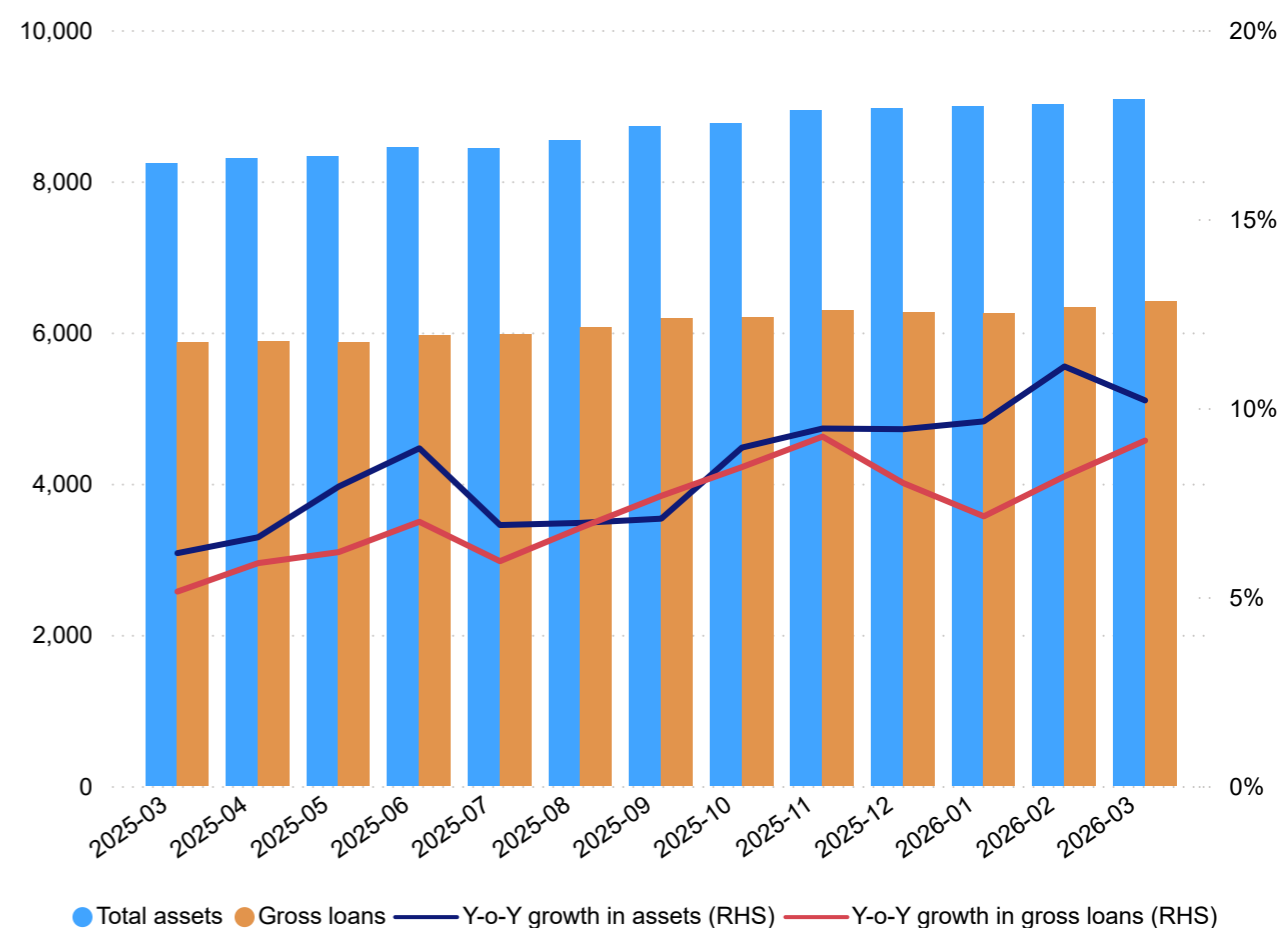
Total off-balance sheet activities	2 104	2 349	11.68%
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The data in this report is as at the end of the reporting month.

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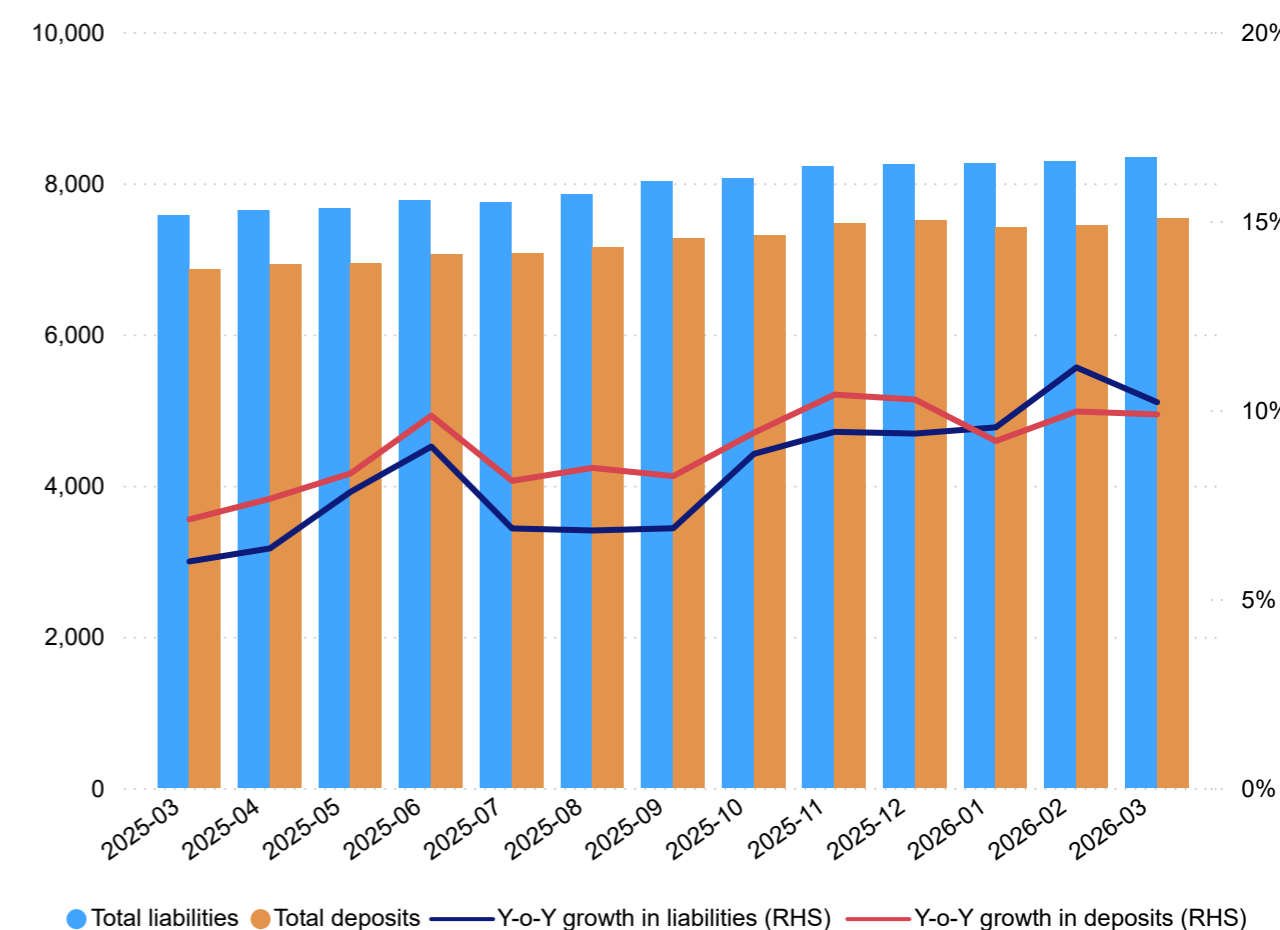
## Total assets and gross loans and advances

R'billion



## Total liabilities and total deposits

R'billion





SOUTH AFRICAN RESERVE BANK  
Prudential Authority

# Selected South African banking sector trends



## Profitability<sup>1</sup>

	2025-03	2026-03
Return on equity	15.88%	15.71%
Return on assets	1.18%	1.18%
Cost-to-income ratio	56.90%	57.01%
Interest income to interest earning assets	4.03%	3.98%
Non-interest income to total assets	2.11%	2.11%
Operating expenses to total assets	2.94%	2.91%
Profit/loss (12 months) (Rbn)	118.92	127.62
Net interest income (12 months) (Rbn)	245.10	259.75
Non-interest income (12 months) (Rbn)	169.59	184.20
Operating expenses (12 months) (Rbn)	235.96	253.11

## Liquidity

Liquid assets held to liquid asset requirement	364.34%	360.88%
Short term liabilities to total liabilities	61.09%	61.61%
10 largest depositors to total funding	18.75%	20.75%
Liquidity coverage ratio	148.16%	156.01%
Net stable funding ratio	115.98%	115.98%

## Credit risk

Impaired advances <sup>2</sup> (Rbn)	308.29	301.93
Impaired advances to gross loans and advances	5.25%	4.71%
Specific credit impairments to impaired advances	47.82%	48.40%
Portfolio credit impairments to gross loans and advances	1.02%	0.93%

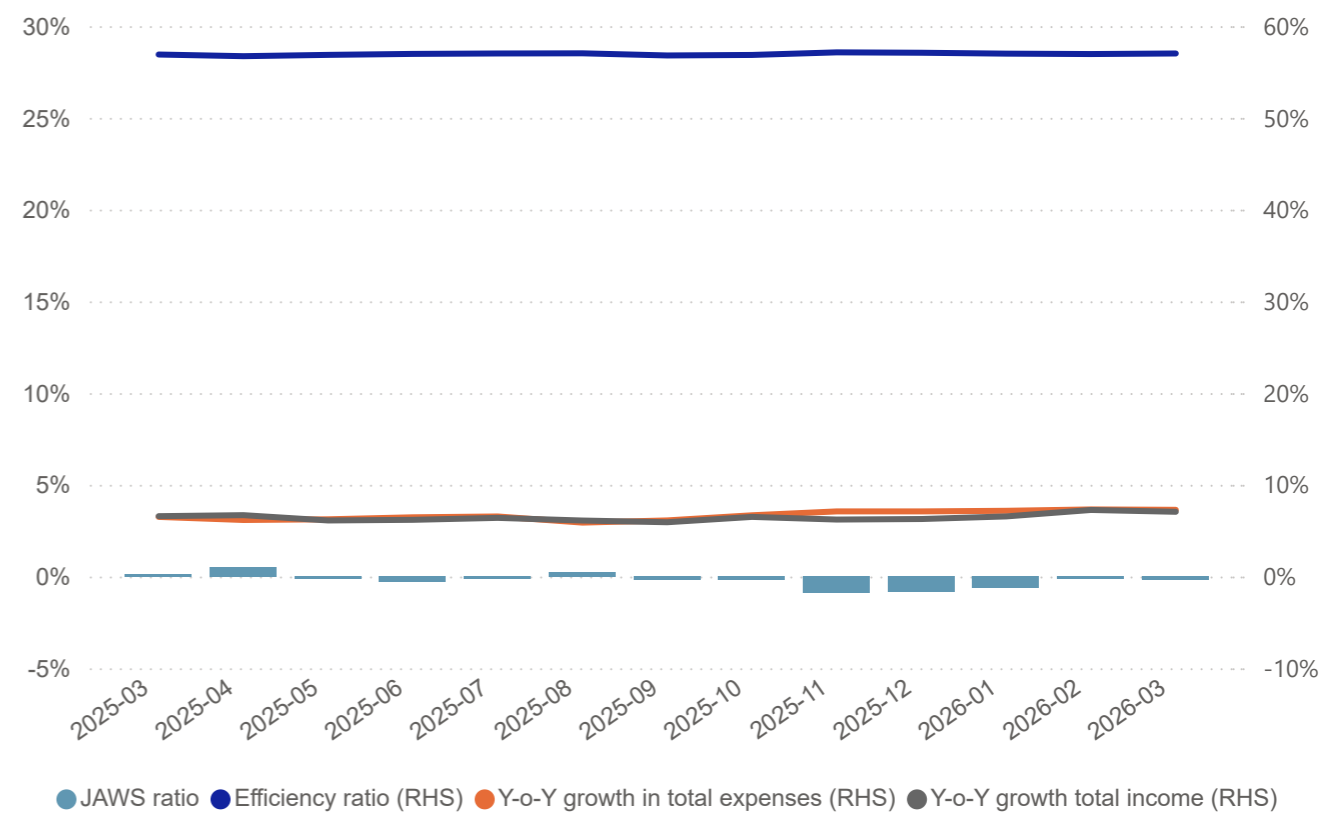
## Capital adequacy

Total capital adequacy	17.15%	17.91%
Tier 1(T1) capital adequacy	14.89%	15.64%
Common equity T1 capital adequacy	13.18%	13.69%

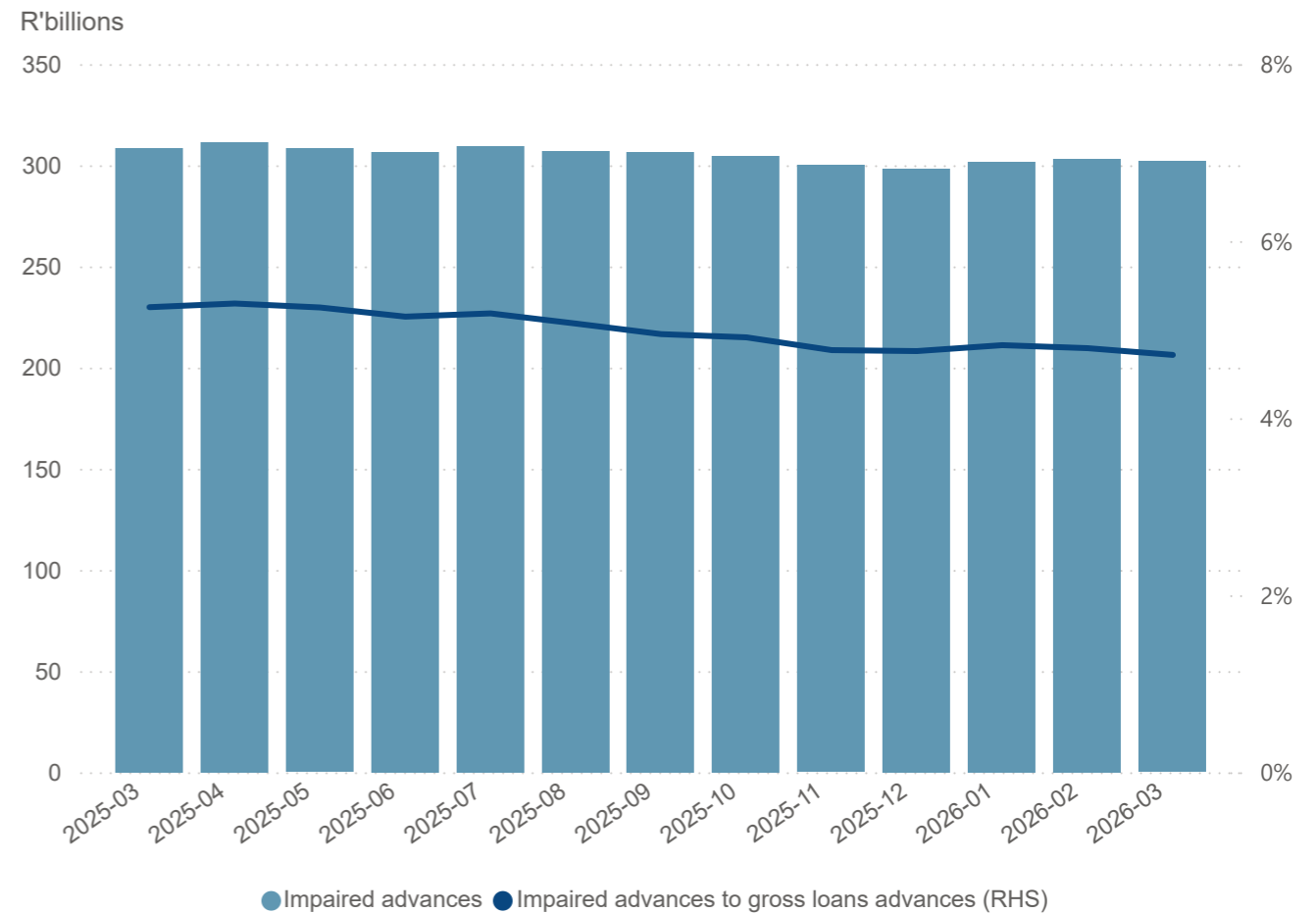
## Basel III leverage ratio

Leverage ratio <sup>3</sup>	6.39%	6.41%
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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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