



Balance sheet items

Selected assets

	2024-08 ▾	2025-08 ▾	2026-08 ▾	% Growth
Total assets	R'billion	R'billion	R'billion	
	7,902	8 486	9 247	8.97%
Gross loans and advances	5,616	6 025	6 542	8.58%
Homeloans	1,323	1 365	1 422	4.20%
Commercial mortgages	410	427	462	8.12%
Credit cards	173	186	197	6.42%
Lease and instalment debtors	599	650	705	8.45%
Overdrafts	265	258	291	12.83%
Term loans	1,190	1 305	1 430	9.58%
Redeemable preference shares	118	126	158	25.14%
Factoring accounts, trade and other bills and BA's	50	44	49	9.16%
Loans granted/ deposits placed under resale agreements	492	542	639	17.85%
Bank intra-group balances	293	351	373	6.19%
Other	703	772	817	5.89%
Investment and trading positions	1,121	1 283	1 330	3.67%
Short term negotiable securities	416	399	439	9.97%
Derivative financial instruments	281	241	250	3.77%

Selected liabilities

Deposits, current accounts and other creditors	6,522	7 107	7 765	9.26%
Current	1,281	1 396	1 459	4.53%
Savings	517	565	623	10.30%
Call	1,257	1 403	1 559	11.14%
Fixed and notice	1,954	2 121	2 393	12.81%
Negotiable certificates of deposit	580	531	596	12.28%
Repurchase agreements	187	264	326	23.53%
Other	746	826	807	-2.26%
Derivative financial instruments and other trading liabilities	391	329	316	-3.70%

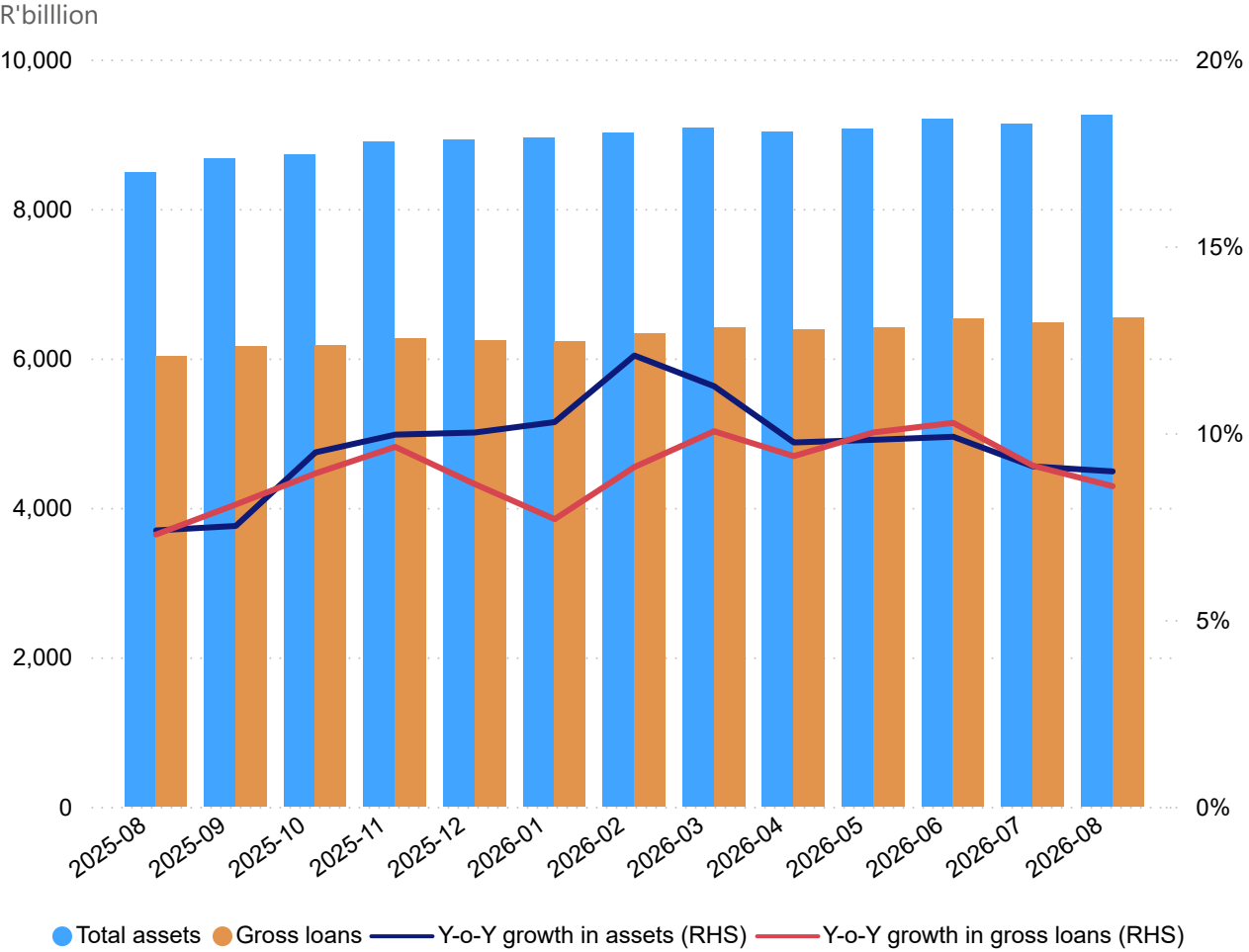
Equity

Total equity	632	686	739	7.68%
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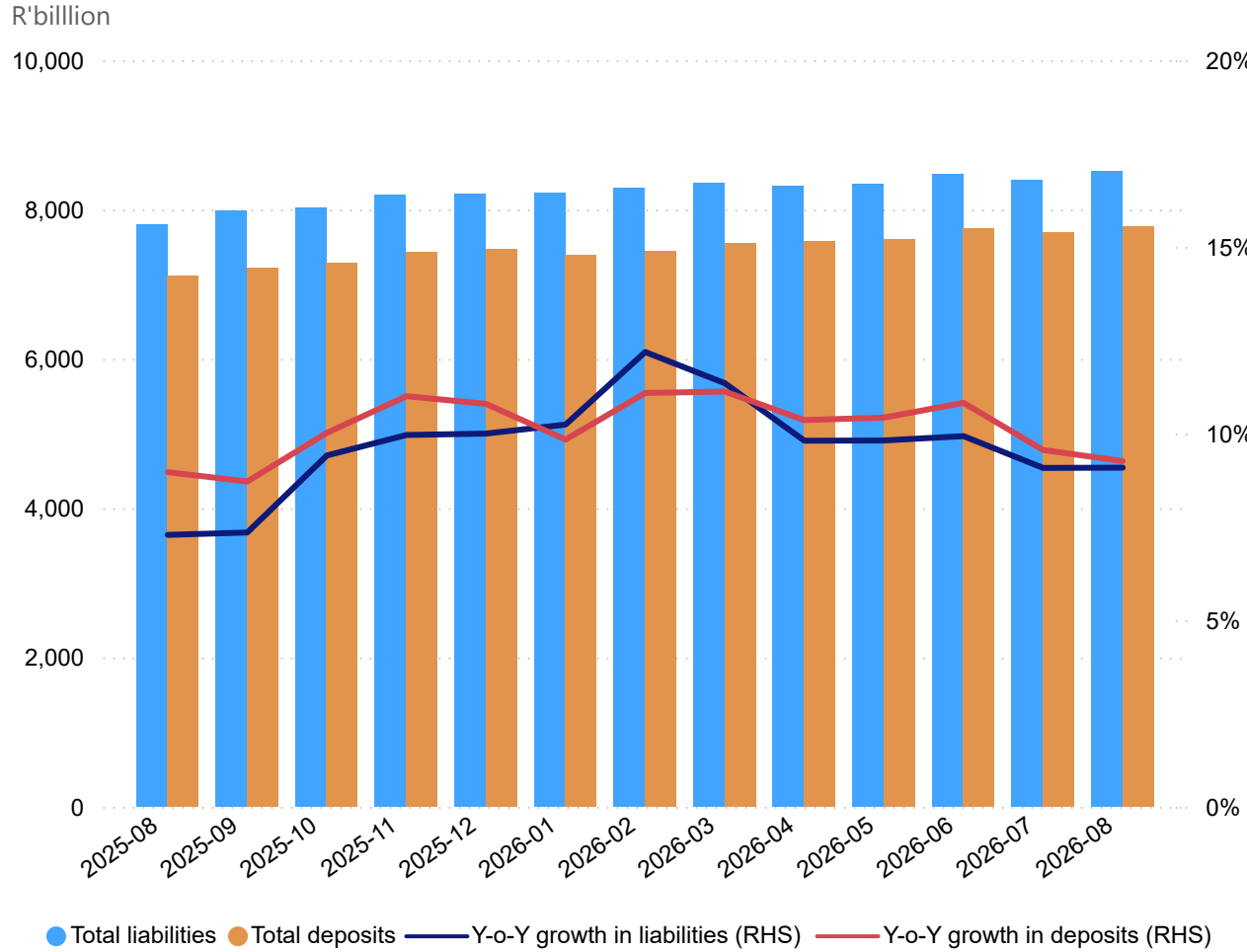
Off-balance sheet items

Total off-balance sheet activities	1,922	2 113	2 442	15.55%
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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.

Profitability¹

	2024-08 ▾	2025-08 ▾	2026-08 ▾
Return on equity	15.02%	15.81%	16.03%
Return on assets	1.12%	1.18%	1.19%
Cost-to-income ratio	57.31%	57.12%	56.70%
Interest income to interest earning assets	4.16%	4.03%	3.92%
Non-interest income to total assets	2.06%	2.10%	2.13%
Operating expenses to total assets	2.98%	2.94%	2.87%
Profit/loss (12 months) (Rbn)	107.39	120.24	131.08
Net interest income (12 months) (Rbn)	239.63	249.29	264.21
Non-interest income (12 months) (Rbn)	157.21	172.13	191.70
Operating expenses (12 months) (Rbn)	227.41	240.71	258.51

Liquidity

Liquid assets held to liquid asset requirement	333.54%	352.63%	369.08%
Short term liabilities to total liabilities	58.74%	61.05%	60.80%
10 largest depositors to total funding	18.81%	19.35%	20.03%
Liquidity coverage ratio	150.52%	155.62%	160.38%
Net stable funding ratio	118.49%	115.05%	115.70%

Credit risk

Impaired advances ² (Rbn)	300.75	306.77	302.10
Impaired advances to gross loans and advances	5.35%	5.09%	4.62%
Specific credit impairments to impaired advances	47.40%	47.71%	48.69%
Portfolio credit impairments to gross loans and advances	1.09%	0.98%	0.92%

Capital adequacy

Total capital adequacy	17.19%	17.31%	17.82%
Tier 1(T1) capital adequacy	15.09%	15.25%	15.50%
Common equity T1 capital adequacy	13.33%	13.39%	13.43%

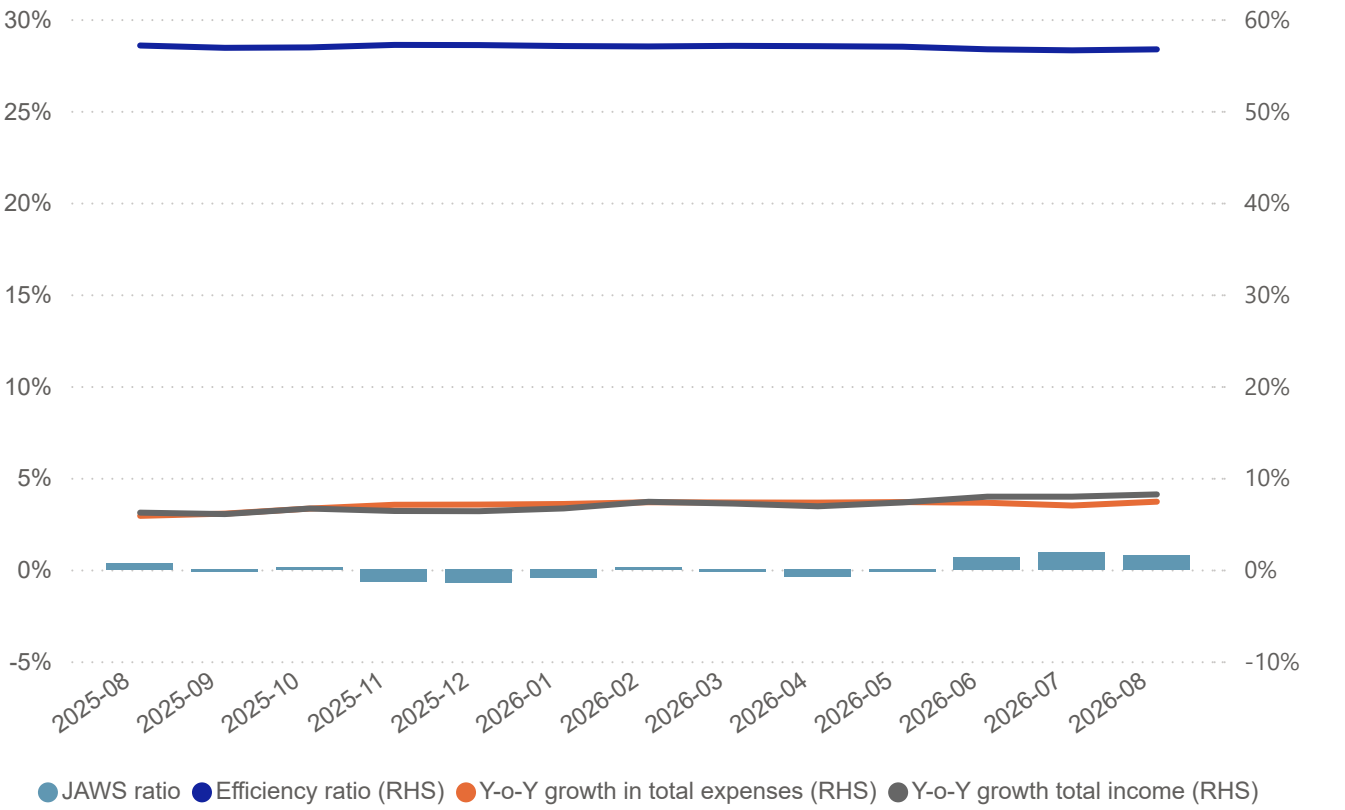
Basel III leverage ratio

Leverage ratio ³	6.52%	6.44%	6.30%
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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

