South African Reserve Bank
Prudential Authority

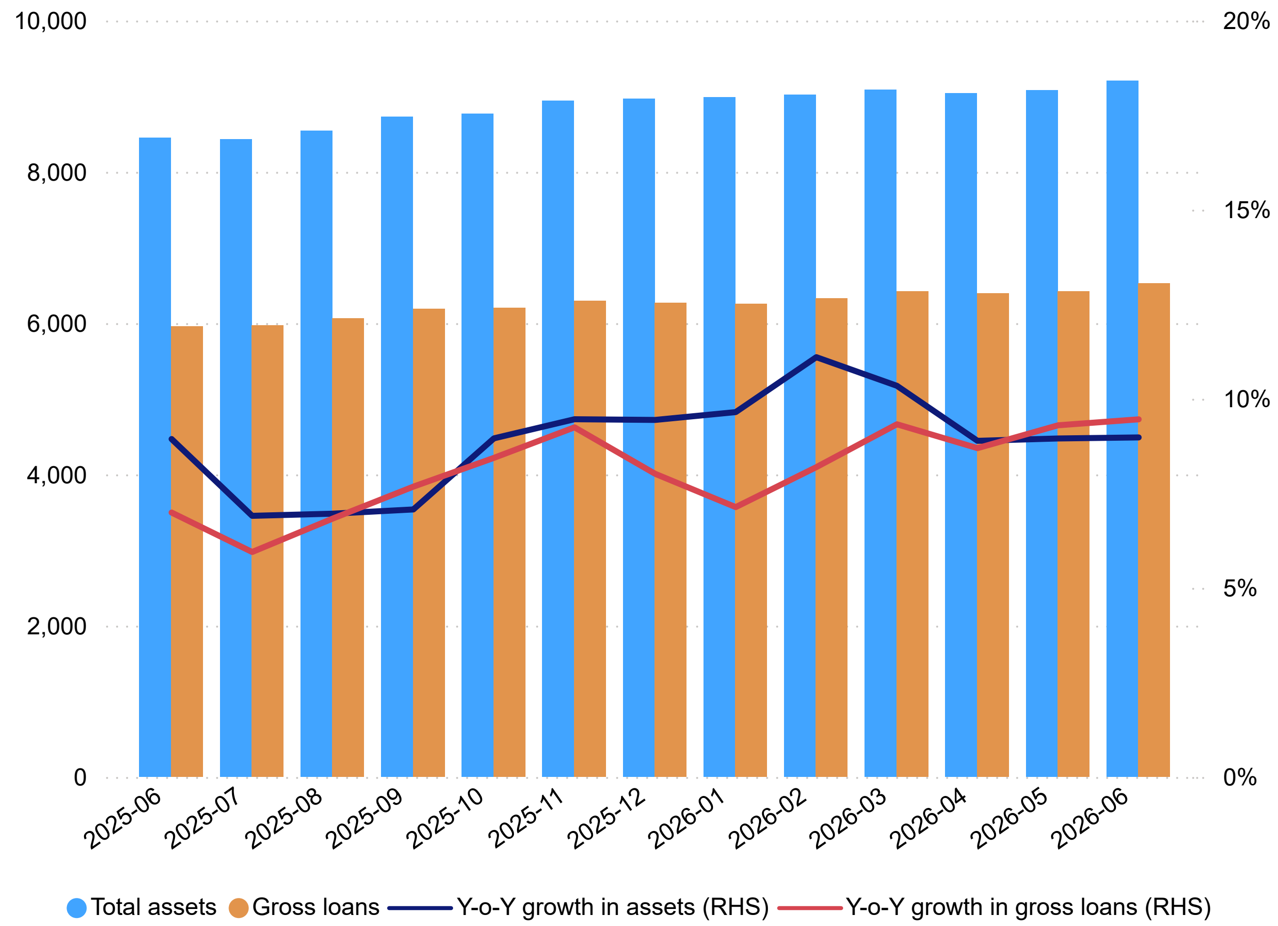
Selected South African banking sector trends

Balance sheet items

	2024-06	2025-06	2026-06	% Growth
Selected assets	R'billion	R'billion	R'billion	
Total assets	7,754	8 446	9 204	8.98%
Gross loans and advances	5,569	5 958	6 521	9.46%
Homeloans	1,316	1 354	1 411	4.15%
Commercial mortgages	408	424	453	6.85%
Credit cards	172	185	197	6.65%
Lease and instalment debtors	597	640	697	8.86%
Overdrafts	271	281	298	6.28%
Term loans	1,183	1 267	1 405	10.87%
Redeemable preference shares	109	127	145	14.29%
Factoring accounts, trade and other bills and BA's	49	45	56	24.15%
Loans granted/ deposits placed under resale agreements	460	563	673	19.64%
Bank intra-group balances	298	304	381	25.23%
Other	706	767	805	4.88%
Investment and trading positions	1,113	1 231	1 313	6.63%
Short term negotiable securities	434	432	430	-0.48%
Derivative financial instruments	234	241	246	1.88%
Selected liabilities				
Deposits, current accounts and other creditors	6,419	7 052	7 746	9.84%
Current	1,297	1 427	1 512	5.94%
Savings	507	552	615	11.32%
Call	1,297	1 405	1 529	8.89%
Fixed and notice	1,822	2 035	2 306	13.33%
Negotiable certificates of deposit	572	536	568	5.86%
Repurchase agreements	173	265	333	25.55%
Other	752	831	883	6.20%
Derivative financial instruments and other trading liabilities	345	349	324	-7.18%
Equity				
Total equity	629	678	734	8.33%
Off-balance sheet items				
Total off-balance sheet activities	1,953	2 153	2 458	14.18%

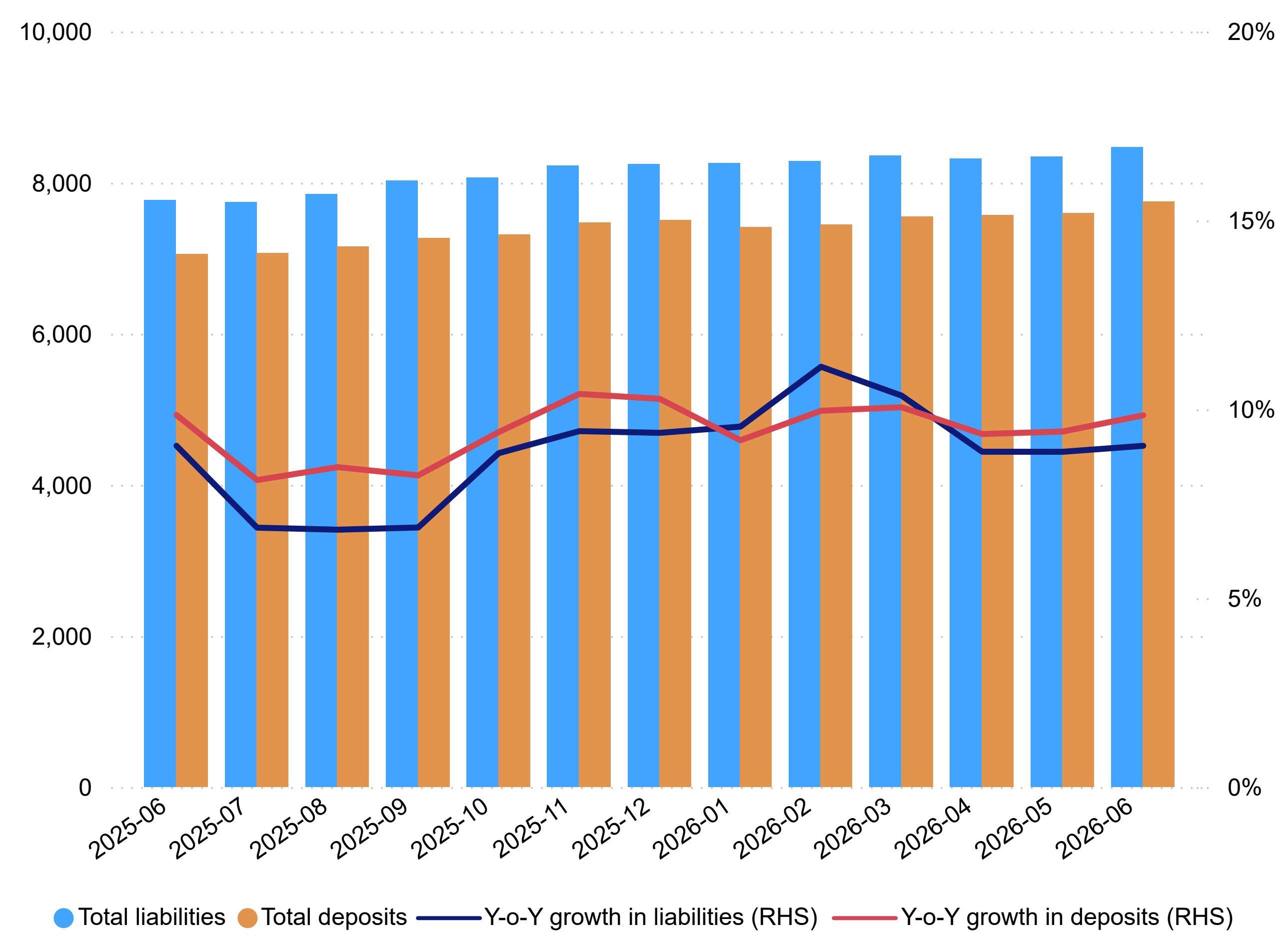
Total assets and gross loans and advances

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.

South African Reserve Bank
Prudential Authority

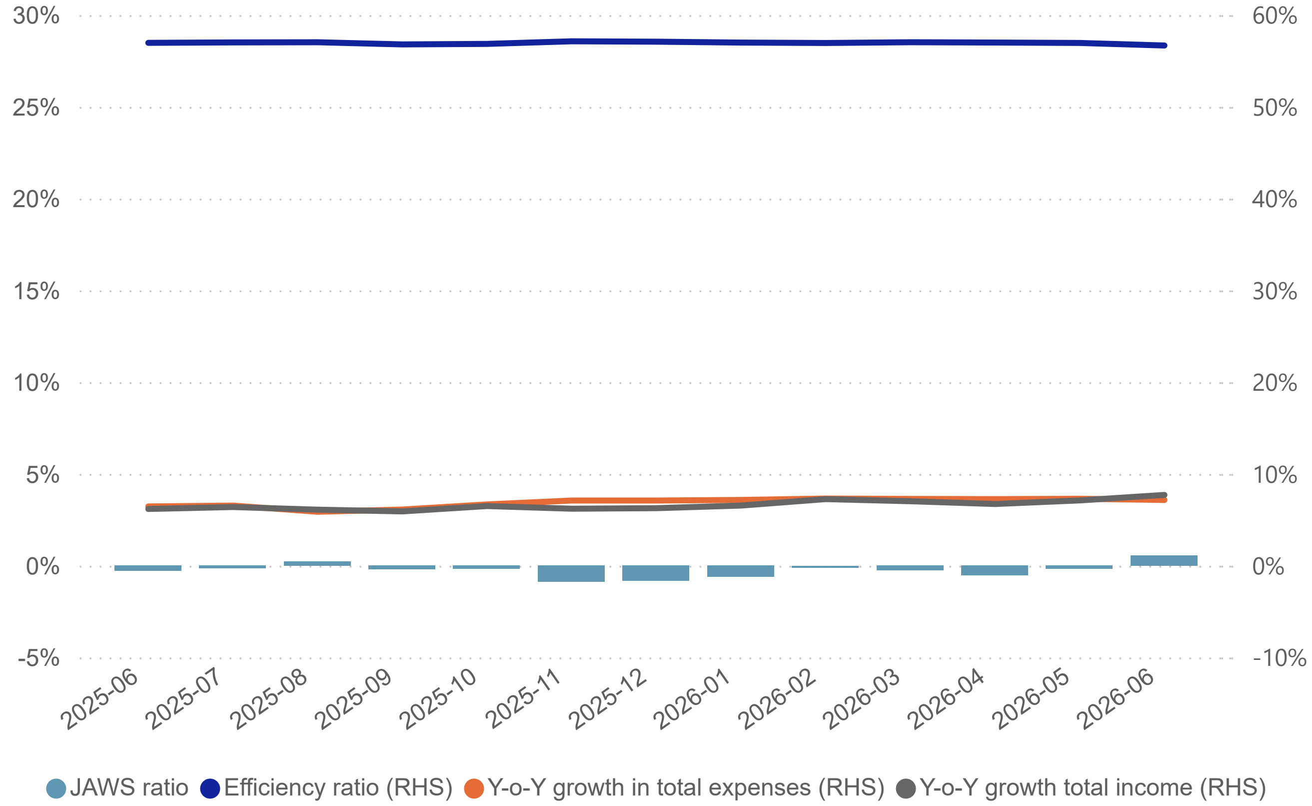
Selected South African banking sector trends

	2024-06	2025-06	2026-06
Profitability[1]			
Return on equity	15.21%	15.81%	16.16%
Return on assets	1.13%	1.18%	1.22%
Cost-to-income ratio	56.82%	56.97%	56.68%
Interest income to interest earning assets	4.15%	4.02%	3.93%
Non-interest income to total assets	2.05%	2.09%	2.14%
Operating expenses to total assets	2.95%	2.93%	2.88%
Profit/loss (12 months) (Rbn)	108.11	121.37	131.43
Net interest income (12 months) (Rbn)	239.45	248.91	262.25
Non-interest income (12 months) (Rbn)	156.16	171.14	190.17
Operating expenses (12 months) (Rbn)	224.79	239.29	256.42
Liquidity			
Liquid assets held to liquid asset requirement	337.79%	368.01%	368.24%
Short term liabilities to total liabilities	59.95%	61.64%	61.60%
10 largest depositors to total funding	19.49%	19.87%	21.12%
Liquidity coverage ratio	144.13%	149.74%	159.59%
Net stable funding ratio	117.13%	117.35%	116.58%
Credit risk			
Impaired advances[2] (Rbn)	304.40	306.62	299.68
Impaired advances to gross loans and advances	5.47%	5.15%	4.60%
Specific credit impairments to impaired advances	46.12%	47.86%	48.33%
Portfolio credit impairments to gross loans and advances	1.11%	0.99%	0.92%
Capital adequacy			
Total capital adequacy	16.93%	17.16%	17.38%
Tier 1(T1) capital adequacy	14.85%	15.03%	15.18%
Common equity T1 capital adequacy	13.17%	13.22%	13.26%
Basel III leverage ratio			
Leverage ratio[3]	6.56%	6.39%	6.23%

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.

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.

Jaws and efficiency ratios



Impaired advances