



Balance sheet items

Selected assets

	2025-01	2026-01	% Growth
	R'billion	R'billion	
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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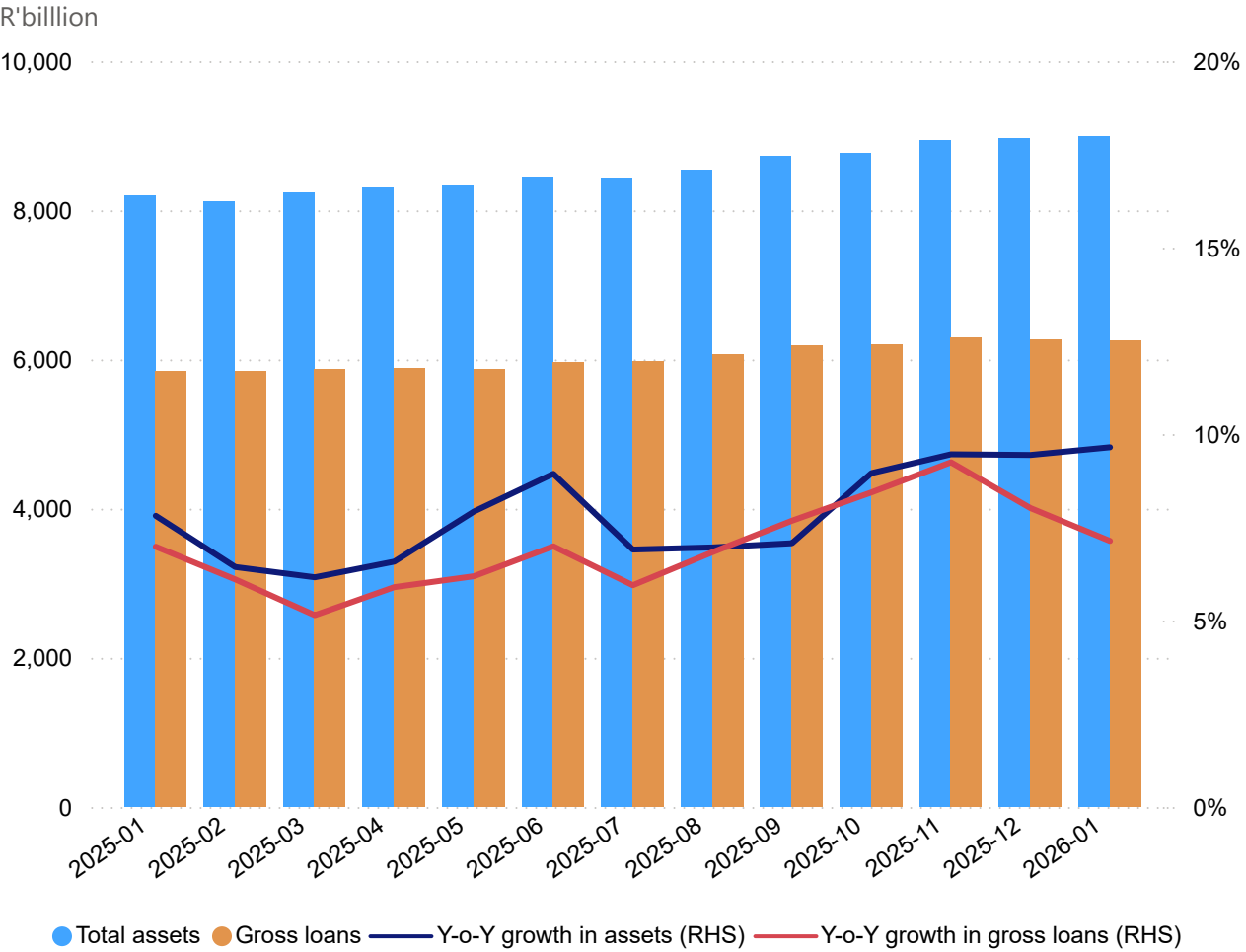
Off-balance sheet items

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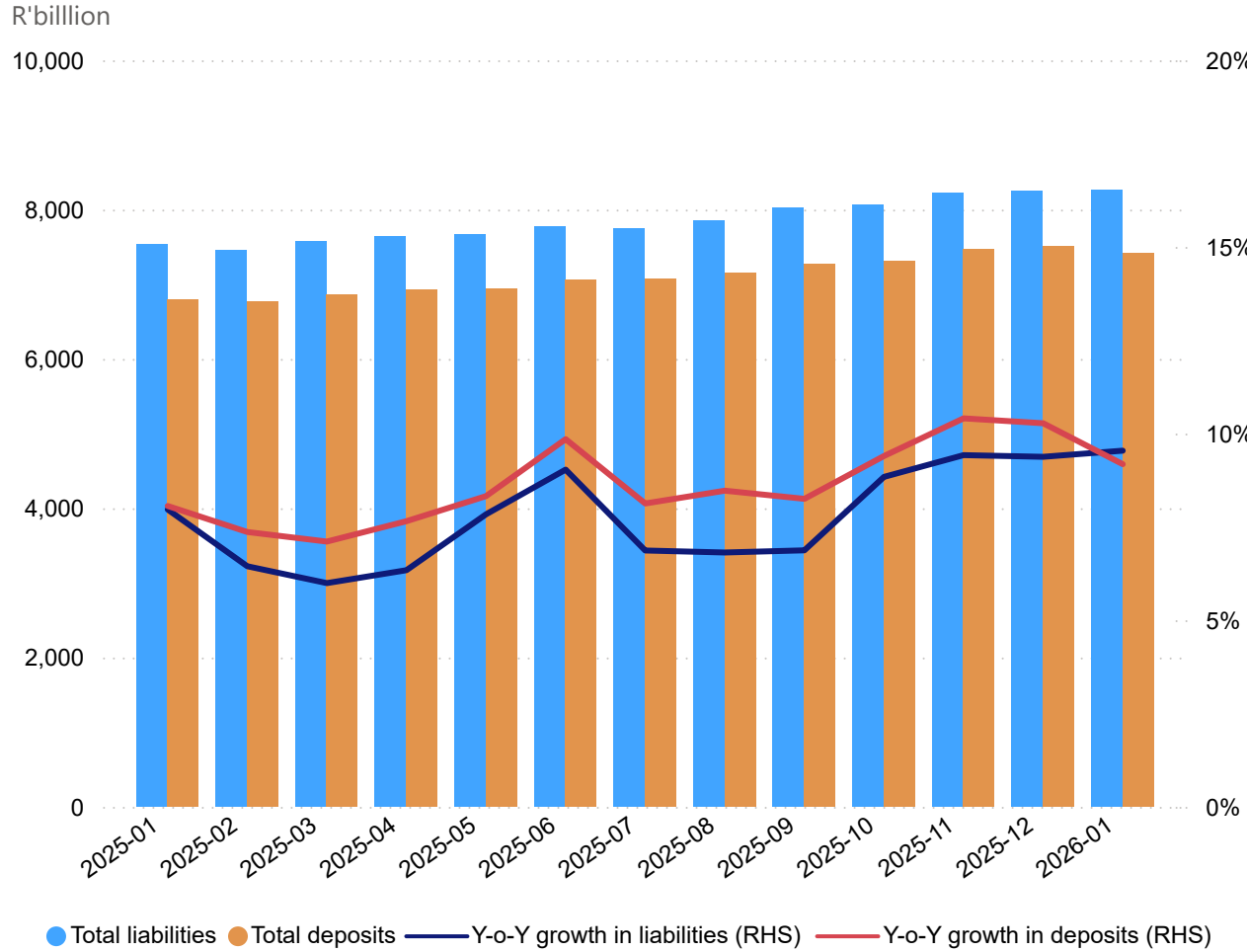
The data in this report is as at the end of the reporting month.

Please also note that differences may occur due to rounding and the information is subject to change without notice.

Total assets and gross loans and advances



Total liabilities and total deposits



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%

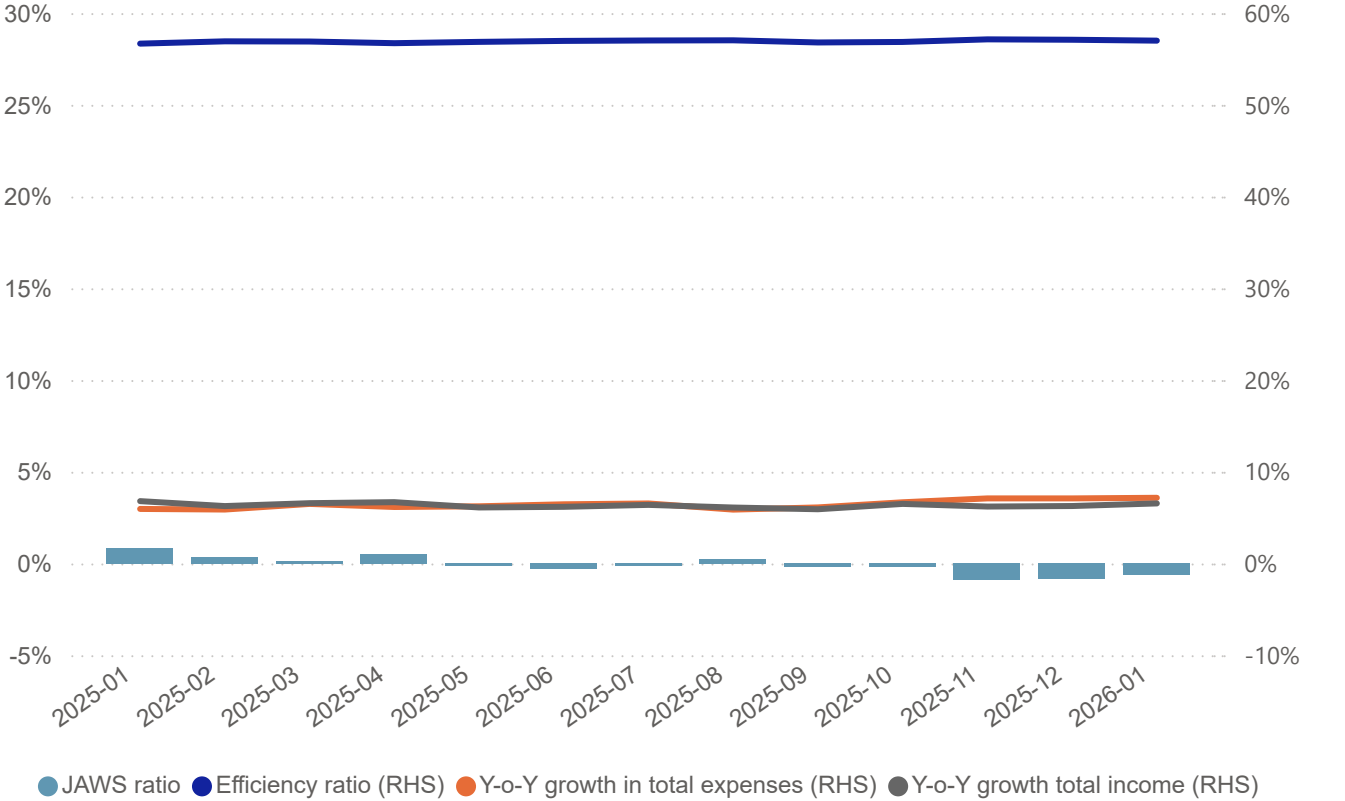
Capital adequacy

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%

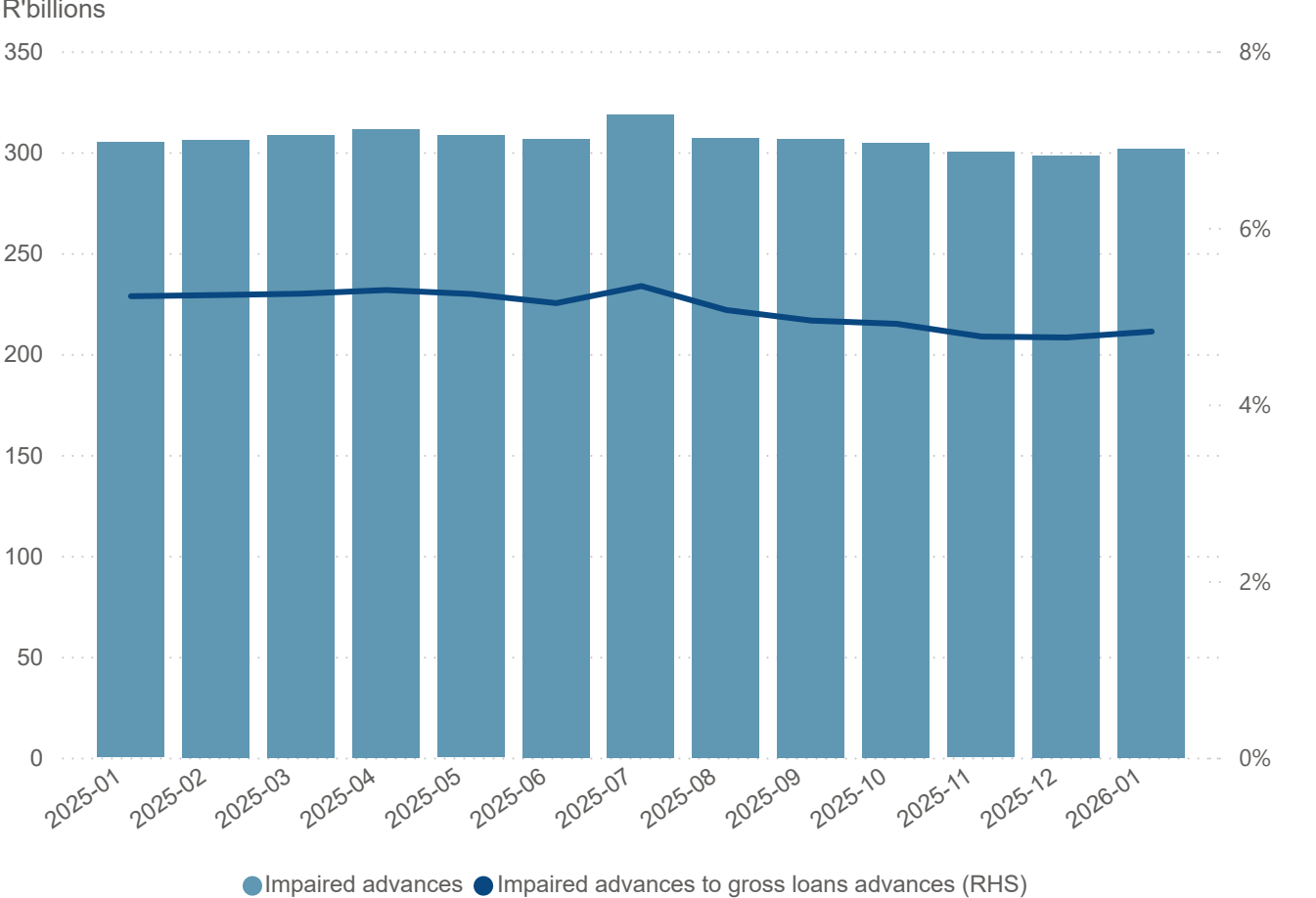
Basel III leverage ratio

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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