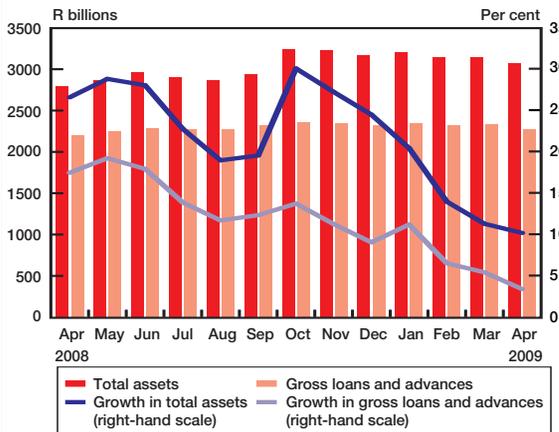
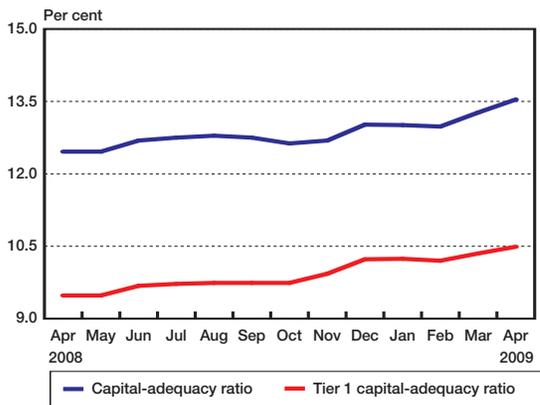


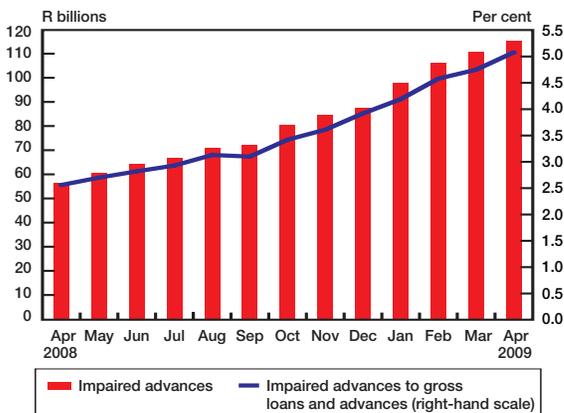
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

April 2009



South African Reserve Bank

Number of banks in South Africa

Registered banks	20
Mutual banks	2
Local branches of foreign banks	14
Foreign banks with approved local representative offices	42

	Apr		
	2008 Rbn	2009 Rbn	% Growth
Balance sheet items			
Selected assets			
Total assets	2 791	3 074	10,2
Loans and advances	2 195	2 268	3,4
Homeloans	712	777	9,2
Commercial mortgages	174	212	21,9
Credit cards	57	57	0,2
Lease and instalment debtors	247	247	0,2
Overdrafts	116	119	2,5
Term loans	314	375	19,3
Other	575	481	-16,3
Investment and trading positions	112	166	48,6
Derivative financial instruments	262	391	48,9
Short-term negotiable securities	101	147	45,4
Selected liabilities			
Deposits, current accounts and other creditors	2 202	2 360	7,2
Current	394	386	-2,1
Savings	94	117	24,3
Call	496	525	5,8
Fixed and notice	542	595	9,7
NCDs	338	427	26,3
Repos	94	94	-0,3
Other	244	217	-10,9
Derivate financial instruments and other trading liabilities	300	409	36,0
Equity			
Total equity	158	183	15,5
Off-balance sheet items			
Total off-balance sheet activities	363	355	-2,3

Apr
2008 2009
% %

Liquidity

Liquid assets held to liquid-asset requirement	112,0	118,3
Short-term liabilities to total liabilities	57,8	53,2
Short-term ten largest depositors to total liabilities	7,6	6,0

Credit risk

Impaired advances ¹ (R billions)	53,4	115,1
Impaired advances to gross loans and advances	2,4	5,1
Specific credit impairments to impaired advances	36,6	29,6
Specific credit impairments to gross loans and advances	0,9	1,5

Capital adequacy

Capital-adequacy ratio	12,5	13,5
Tier 1 capital-adequacy ratio	9,5	10,5

Financial leverage

Financial leverage ratio ² (times)	17,8	17,4
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Jan Apr
2009 2009

Profitability³

Return on equity (%)	20,7	17,9
Return on assets (%)	1,2	1,0
Cost-to-income ratio (%)	49,0	49,8
Net interest income to interest-earning assets (%)	3,2	3,2
Non-interest revenue to total assets (%)	2,5	2,4
Operating expenses to total assets (%)	2,5	2,4
Profit / Loss (sum of the last 12 months) (R billions)	34,6	30,4
Net interest income (sum of the last 12 months) (R billions)	76,4	75,7
Non-interest income (sum of the last 12 months) (R billions)	73,9	74,0
Operating expenses (sum of the last 12 months) (R billions)	73,6	74,5

- Advances in respect of which a specific credit impairment was raised.
- Formula: Total liabilities and equity divided by total equity attributable to shareholders.
- All ratios based on income statement information are smoothed, i.e. 12 months moving average. However, due to the introduction of Basel II BA returns on 1 January 2008, smoothed ratios can only be calculated from January 2009 (all ratios are weighted).