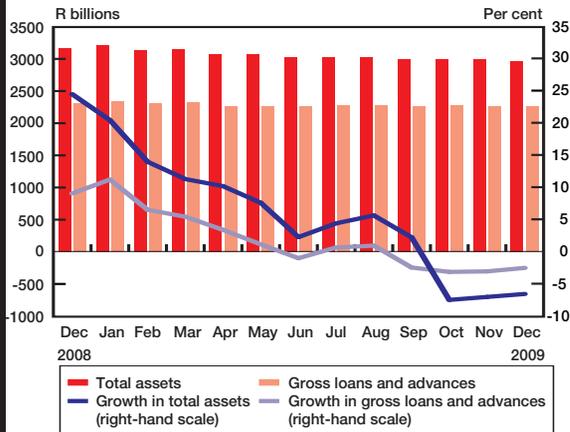
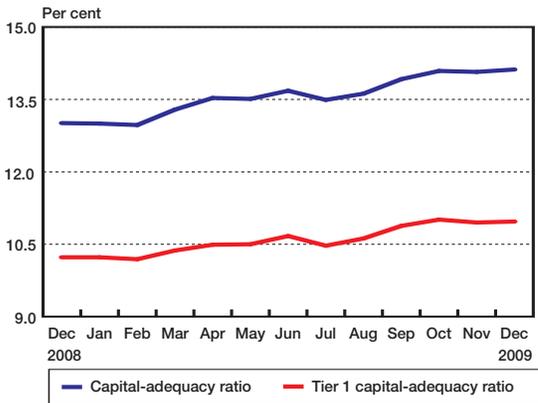


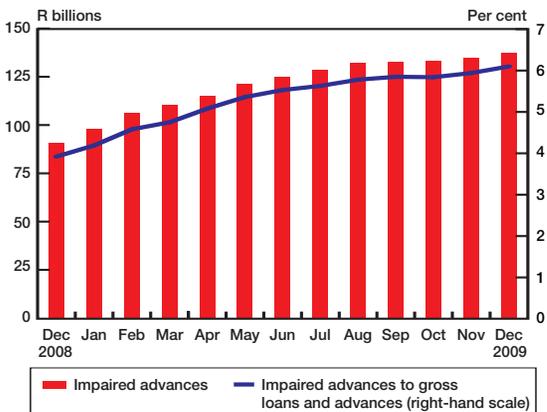
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

December 2009



South African Reserve Bank

Number of banks in South Africa

| | |
|--|----|
| Registered banks | 19 |
| Mutual banks | 2 |
| Local branches of foreign banks | 13 |
| Foreign banks with approved local representative offices | 41 |

| | Dec | | |
|--|-------------|-------------|-------------|
| | 2008 Rbn | 2009 Rbn | % Growth |
| Balance sheet items | | | |
| Selected assets | | | |
| Total assets | 3 177 | 2 967 | -6,6 |
| Loans and advances | 2 316 | 2 257 | -2,6 |
| Homeloans | 764 | 787 | 3,0 |
| Commercial mortgages | 209 | 218 | 4,6 |
| Credit cards | 57 | 56 | -2,8 |
| Lease and instalment debtors | 253 | 238 | -6,0 |
| Overdrafts | 107 | 107 | 0,0 |
| Term loans | 378 | 378 | 0,0 |
| Other | 549 | 474 | -13,7 |
| Investment and trading positions | 164 | 186 | 13,7 |
| Derivative financial instruments | 455 | 265 | -41,7 |
| Short-term negotiable securities | 124 | 164 | 32,1 |
| Selected liabilities | | | |
| Deposits, current accounts and other creditors | 2 386 | 2 366 | -0,9 |
| Current | 415 | 398 | -4,0 |
| Savings | 113 | 120 | 6,2 |
| Call | 525 | 424 | -19,2 |
| Fixed and notice | 593 | 649 | 9,4 |
| NCDs | 387 | 426 | 10,1 |
| Repos | 109 | 100 | -8,3 |
| Other | 243 | 248 | 2,0 |
| Derivate financial instruments and other trading liabilities | 492 | 273 | -44,4 |
| Equity | | | |
| Total equity | 181 | 198 | 9,5 |
| Off-balance sheet items | | | |
| Total off-balance sheet activities | 366 | 398 | 8,7 |

Dec
2008 2009
% %

Liquidity

| | | |
|--|--------|--------|
| Liquid assets held to liquid-asset requirement | 115,54 | 146,29 |
| Short-term liabilities to total liabilities | 53,55 | 52,25 |
| Short-term ten largest depositors to total liabilities | 7,16 | 6,05 |

Credit risk

| | | |
|---|-------|--------|
| Impaired advances ¹ (R billions) | 90,83 | 133,97 |
| Impaired advances to gross loans and advances | 3,92 | 5,94 |
| Specific credit impairments to impaired advances | 31,38 | 29,56 |
| Specific credit impairments to gross loans and advances | 1,23 | 1,75 |

Capital adequacy

| | | |
|-------------------------------|-------|-------|
| Capital-adequacy ratio | 13,01 | 14,12 |
| Tier 1 capital-adequacy ratio | 10,22 | 10,97 |

Financial leverage

| | | |
|---|-------|-------|
| Financial leverage ratio ² (times) | 17,89 | 15,67 |
|---|-------|-------|

Jan Dec
2009 2009

Profitability³

| | | |
|--|-------|-------|
| Return on equity (%) | 20,65 | 15,85 |
| Return on assets (%) | 1,15 | 0,94 |
| Cost-to-income ratio (%) | 49,00 | 51,11 |
| Net interest income to interest-earning assets (%) | 3,24 | 3,10 |
| Non-interest revenue to total assets (%) | 2,48 | 2,48 |
| Operating expenses to total assets (%) | 2,47 | 2,50 |
| Profit/Loss (12 months) (R billions) | 34,60 | 27,11 |
| Net interest income (12 months) (R billions) | 76,36 | 74,07 |
| Non-interest income (12 months) (R billions) | 73,91 | 75,64 |
| Operating expenses (12 months) (R billions) | 73,64 | 76,53 |

1. Advances in respect of which a specific credit impairment was raised.

2. Formula: Total liabilities and equity divided by total equity attributable to share holders.

3. 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).