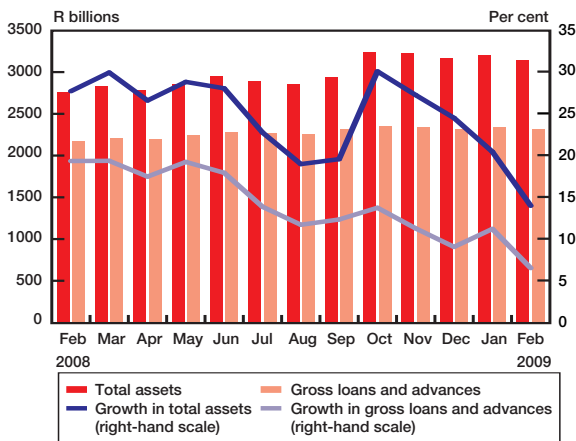
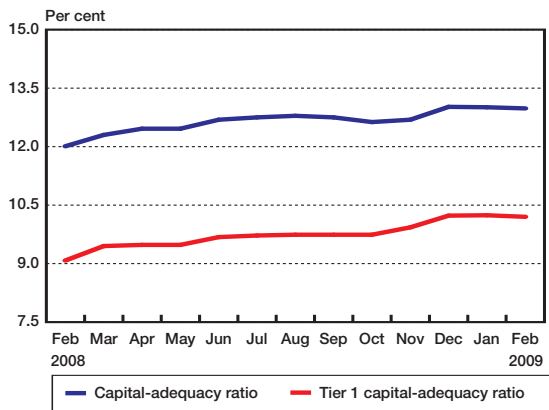


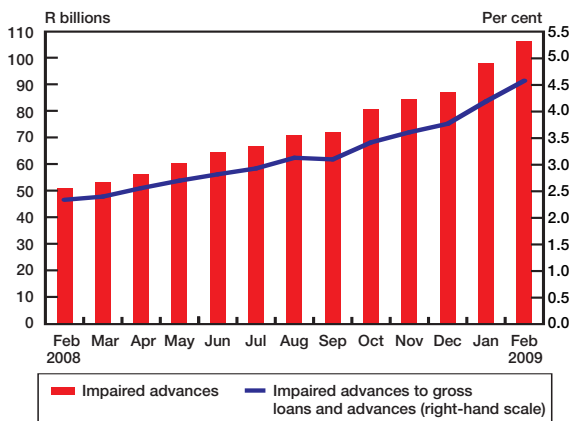
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

February 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	43

	Feb		
	2008 Rbn	2009 Rbn	% Growth

Balance sheet items

Selected assets

Total assets	2 758	3 143	13,9
Loans and advances	2 175	2 316	6,5
Homeloans	702	771	9,9
Commercial mortgages	167	210	25,7
Credit cards	57	58	2,2
Lease and instalment debtors	242	250	3,4
Overdrafts	118	122	3,4
Term loans	330	381	15,3
Other	559	524	-6,3
Investment and trading positions	109	167	53,3
Derivative financial instruments	257	417	62,0
Short-term negotiable securities	101	141	38,6

Selected liabilities

Deposits, current accounts and other creditors	2 163	2 382	10,1
Current	394	381	-3,4
Savings	96	114	18,9
Call	480	507	5,4
Fixed and notice	544	597	9,7
NCDs	333	434	30,4
Repos	90	104	14,9
Other	226	246	9,0
Derivate financial instruments and other trading liabilities	307	452	47,1

Equity

Total equity	156	183	17,5
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Off-balance sheet items

Total off-balance sheet activities	345	369	6,9
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Feb

2008 %	2009 %
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Profitability¹

Return on equity	18,0	4,6
Return on assets	1,3	0,3
Cost-to-income ratio	54,1	56,1
Net interest income to assets	3,6	2,9
Non-interest revenues to assets	2,2	2,5
Operating expenses to assets	3,1	3,0
Profit / Loss for the month (R billions)	2,3	0,7
Net interest income (R billions)	6,7	5,7
Non-interest income (R billions)	4,0	5,1
Operating expenses (R billions)	5,8	6,1

Liquidity

Liquid assets held to liquid-asset requirement	110,7	111,7
Short-term liabilities to total liabilities	58,6	51,6
Short-term ten largest depositors to total liabilities	8,4	6,0

Credit risk

Impaired advances ² (R billions)	50,8	106,1
Impaired advances to gross loans and advances	2,3	4,6
Specific credit impairments to impaired advances	36,8	29,5
Specific credit impairments to gross loans and advances	0,9	1,4

Capital adequacy

Capital-adequacy ratio	12,0	13,0
Tier 1 capital-adequacy ratio	9,1	10,2

Financial leverage

Financial leverage ratio ³ (times)	17,7	17,8
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1. All ratios based on income statement information are unsmoothed due to the introduction of the Basel II BA returns on 1 January 2008 (all ratios are weighted).

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

3. Formula: Total liabilities and equity divided by total equity attributable to shareholders.