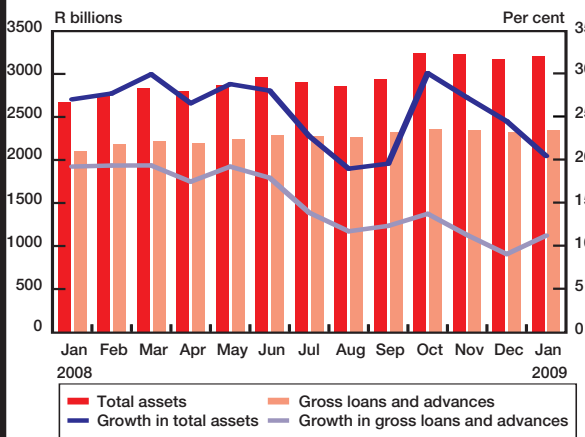
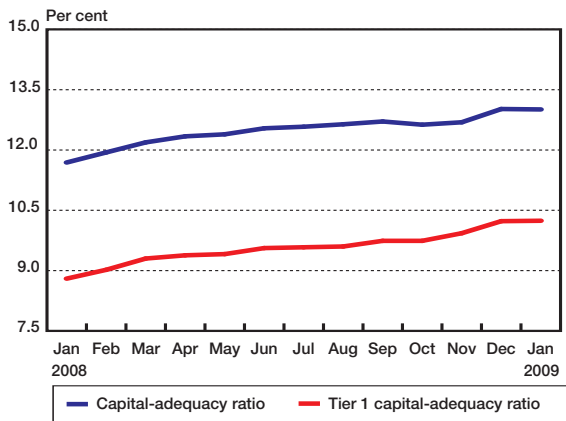


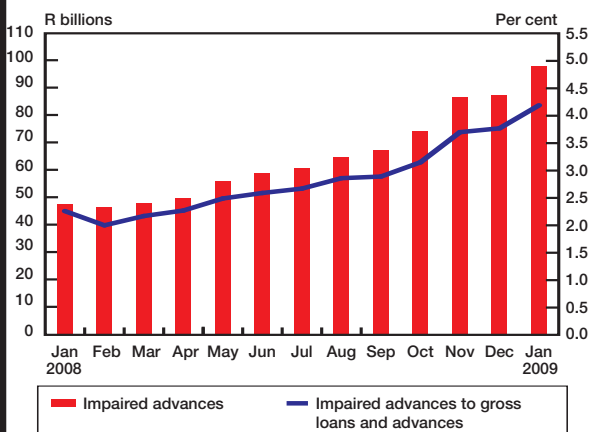
### Total assets and gross loans and advances



### Capital adequacy



### Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

January 2009



South African Reserve Bank

<b>Number of banks in South Africa</b>			
Registered banks			20
Mutual banks			2
Local branches of foreign banks			14
Foreign banks with approved local representative offices			43

	Jan		
	2008	2009	% Growth
	Rbn	Rbn	
<b>Balance sheet items</b>			
<b>Selected assets</b>			
Total assets	2 663	3 207	20,4
Loans and advances	2 103	2 338	11,2
Homeloans	693	766	10,5
Commercial mortgages	168	207	23,1
Credit cards	56	58	3,2
Lease and instalment debtors	239	252	5,4
Overdrafts	122	121	-0,9
Term loans	284	385	35,4
Other	540	549	1,6
Investment and trading positions	118	169	43,2
Derivative financial instruments	228	455	99,2
Short-term negotiable securities	93	134	45,2
<b>Selected liabilities</b>			
Deposits, current accounts and other creditors	2 108	2 394	13,6
Current	403	389	-3,7
Savings	92	112	21,7
Call	467	519	11,1
Fixed and notice	533	606	13,7
NCDs	337	414	23,0
Repos	92	101	9,5
Other	183	253	38,4
Derivate financial instruments and other trading liabilities	271	496	82,9
<b>Equity</b>			
Total equity	154	184	19,4
<b>Off-balance sheet items</b>			
Total off-balance sheet activities	341	370	8,5

	Jan	
	2008	2009
	%	%
<b>Profitability<sup>1</sup></b>		
Return on equity	24,1	18,9
Return on assets	1,7	1,4
Cost-to-income ratio	47,0	45,3
Net interest income to assets	4,0	2,9
Non-interest revenues to assets	2,4	3,4
Operating expenses to assets	3,0	2,8
Profit / Loss for the month (R billions)	3,1	2,9
Net interest income (R billions)	7,3	5,9
Non-interest income (R billions)	4,4	6,9
Operating expenses (R billions)	5,5	5,8
<b>Liquidity</b>		
Liquid assets held to liquid-asset requirement	111,1	113,8
Short-term liabilities to total liabilities	59,7	51,6
Short-term ten largest depositors to total liabilities	8,6	6,3
<b>Credit risk</b>		
Impaired advances <sup>2</sup> (R billions)	47,6	98,0
Impaired advances to gross loans and advances	2,3	4,2
Specific credit impairments to impaired advances	37,0	30,3
Specific credit impairments to gross loans and advances	0,8	1,3
<b>Capital adequacy</b>		
Capital-adequacy ratio	11,8	13,0
Tier 1 capital-adequacy ratio	8,9	10,2
<b>Financial leverage</b>		
Financial leverage ratio <sup>3</sup> (times)	17,3	17,6

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.