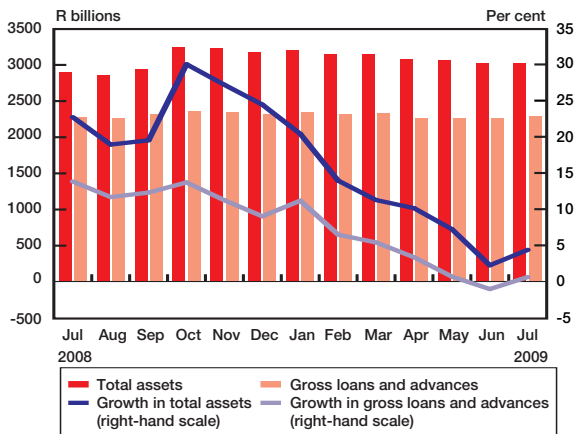
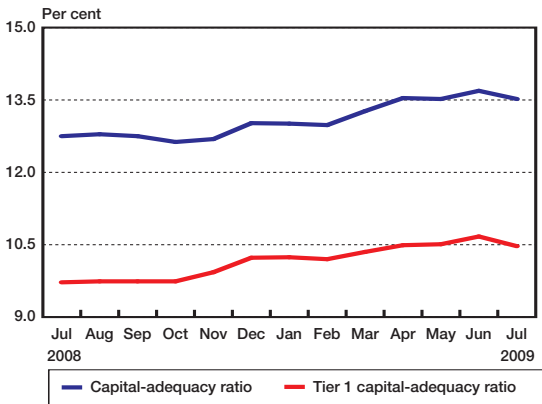


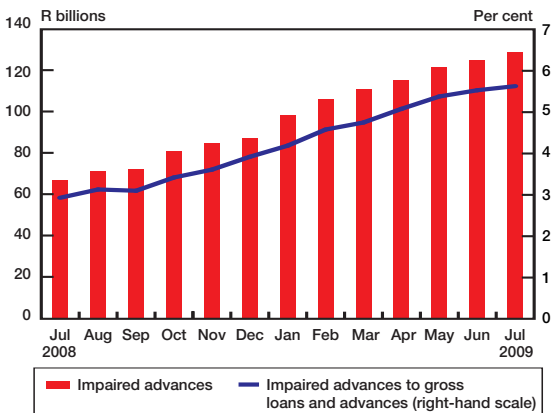
## Total assets and gross loans and advances



## Capital adequacy



## Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

July 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

	July		
	2008 Rbn	2009 Rbn	% Growth
<b>Balance sheet items</b>			
<b>Selected assets</b>			
Total assets	2898	3025	4,4
Loans and advances	2271	2285	0,6
Homeloans	735	780	6,1
Commercial mortgages	188	213	13,1
Credit cards	58	56	-2,4
Lease and instalment debtors	250	242	-3,2
Overdrafts	114	118	3,6
Term loans	328	375	14,4
Other	599	502	-16,1
Investment and trading positions	137	166	21,1
Derivative financial instruments	268	328	22,4
Short-term negotiable securities	107	149	38,9
<b>Selected liabilities</b>			
Deposits, current accounts and other creditors	2295	2374	3,5
Current	390	399	2,3
Savings	102	119	16,4
Call	508	520	2,3
Fixed and notice	577	593	2,8
NCDs	356	403	13,5
Repos	119	116	-2,0
Other	244	224	-7,9
Derivate financial instruments and other trading liabilities	306	334	9,3
<b>Equity</b>			
Total equity	167	188	12,8
<b>Off-balance sheet items</b>			
Total off-balance sheet activities	357	373	4,5

July  
2008 2009  
% %

## Liquidity

Liquid assets held to liquid-asset requirement	109,8	127,6
Short-term liabilities to total liabilities	57,8	54,0
Short-term ten largest depositors to total liabilities	6,8	5,8

## Credit risk

Impaired advances <sup>1</sup> (R billions)	63,9	128,6
Impaired advances to gross loans and advances	2,8	5,6
Specific credit impairments to impaired advances	36,3	28,8
Specific credit impairments to gross loans and advances	1,0	1,6

## Capital adequacy

Capital-adequacy ratio	12,7	13,5
Tier 1 capital-adequacy ratio	9,7	10,5

## Financial leverage

Financial leverage ratio <sup>2</sup> (times)	17,6	16,8
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Jan July  
2009 2009

## Profitability<sup>3</sup>

Return on equity (%)	20,7	17,3
Return on assets (%)	1,2	1,0
Cost-to-income ratio (%)	49,0	49,4
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 (12 months) (R billions)	34,6	28,9
Net interest income (12 months) (R billions)	76,4	75,7
Non-interest income (12 months) (R billions)	73,9	74,1
Operating expenses (12 months) (R billions)	73,6	74,0

- Advances in respect of which a specific credit impairment was raised.
- Formula: Total liabilities and equity divided by total equity attributable to share holders.
- 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).