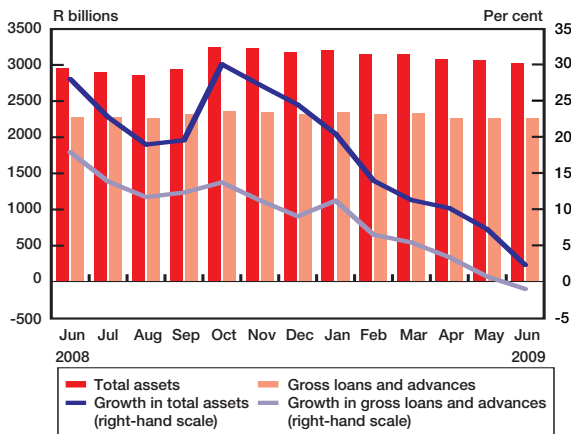
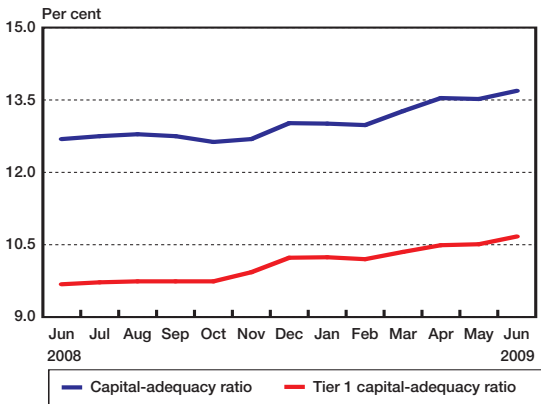


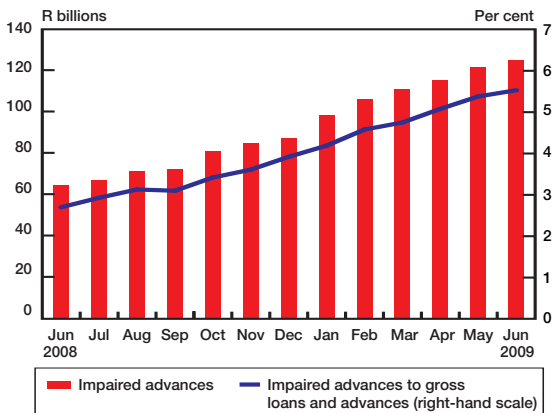
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

June 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

June

	2008	2009	%
	Rbn	Rbn	Growth

Balance sheet items

Selected assets

Total assets	2 955	3 022	2,3
Loans and advances	2 281	2 258	-1,0
Homeloans	726	779	7,3
Commercial mortgages	182	213	17,1
Credit cards	58	56	-1,9
Lease and instalment debtors	250	244	-2,3
Overdrafts	123	118	-4,1
Term loans	344	366	6,2
Other	599	482	-19,5
Investment and trading positions	131	155	18,6
Derivative financial instruments	315	359	14,0
Short-term negotiable securities	103	149	44,9

Selected liabilities

Deposits, current accounts and other creditors	2 295	2 356	2,7
Current	423	403	-4,6
Savings	99	118	18,8
Call	504	531	5,4
Fixed and notice	547	565	3,2
NCDs	338	409	21,2
Repos	116	103	-11,4
Other	268	227	-15,4
Derivate financial instruments and other trading liabilities	354	357	1,1

Equity

Total equity	163	187	14,4
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Off-balance sheet items

Total off-balance sheet activities	367	366	-0,2
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June

	2008	2009
	%	%

Liquidity

Liquid assets held to liquid-asset requirement	109,2	119,4
Short-term liabilities to total liabilities	58,5	55,3
Short-term ten largest depositors to total liabilities	7,5	6,1

Credit risk

Impaired advances ¹ (R billions)	62,0	124,9
Impaired advances to gross loans and advances	2,7	5,5
Specific credit impairments to impaired advances	35,1	29,6
Specific credit impairments to gross loans and advances	1,0	1,6

Capital adequacy

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

Financial leverage

Financial leverage ratio ² (times)	18,4	17,0
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	Jan	June
	2009	2009

Profitability³

Return on equity (%)	20,7	17,6
Return on assets (%)	1,2	1,0
Cost-to-income ratio (%)	49,0	49,3
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	29,4
Net interest income (sum of the last 12 months) (R billions)	76,4	76,1
Non-interest income (sum of the last 12 months) (R billions)	73,9	73,3
Operating expenses (sum of the last 12 months) (R billions)	73,6	73,7

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

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

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).