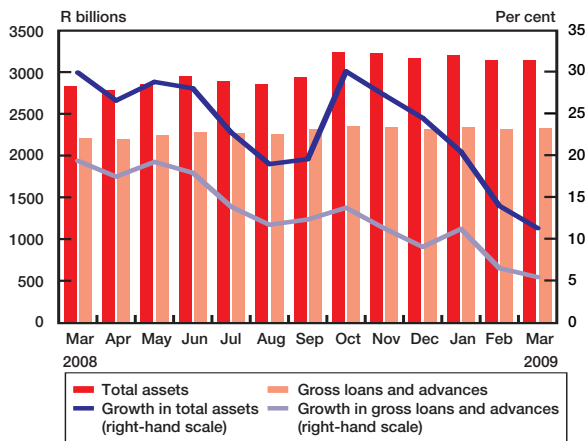
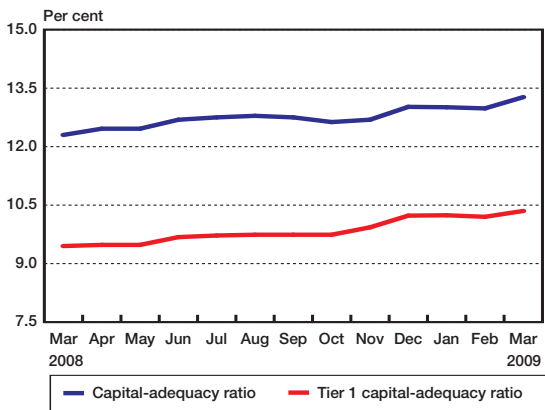


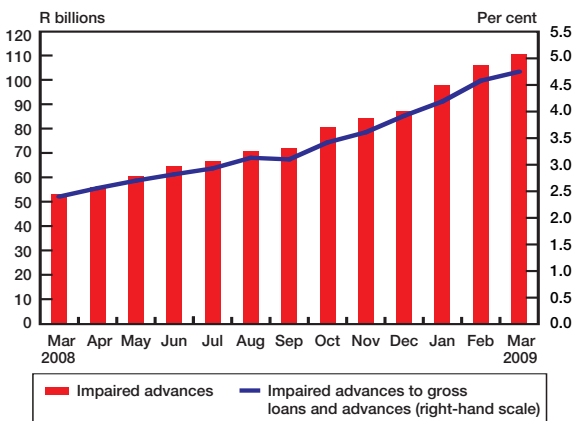
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

March 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

	Mar		
	2008 Rbn	2009 Rbn	% Growth

Balance sheet items

Selected assets

Total assets	2 827	3 146	11,3
Loans and advances	2 210	2 329	5,4
Homeloans	710	777	9,5
Commercial mortgages	170	211	24,3
Credit cards	56	57	1,3
Lease and instalment debtors	244	249	2,0
Overdrafts	120	119	-0,2
Term loans	333	403	21,0
Other	577	513	-11,2
Investment and trading positions	109	165	51,4
Derivative financial instruments	295	397	34,4
Short-term negotiable securities	95	146	52,9

Selected liabilities

Deposits, current accounts and other creditors	2 193	2 418	10,2
Current	412	402	-2,5
Savings	91	115	27,0
Call	498	517	3,8
Fixed and notice	552	606	9,8
NCDs	331	428	29,1
Repos	94	113	20,0
Other	215	238	10,4
Derivate financial instruments and other trading liabilities	343	420	22,3

Equity

Total equity	158	181	14,3
--------------	-----	-----	------

Off-balance sheet items

Total off-balance sheet activities	359	366	1,9
------------------------------------	-----	-----	-----

	Mar	
	2008 %	2009 %

Liquidity

Liquid assets held to liquid-asset requirement	110,4	115,3
Short-term liabilities to total liabilities	58,2	53,4
Short-term ten largest depositors to total liabilities	8,3	7,5

Credit risk

Impaired advances ¹ (R billions)	53,1	110,6
Impaired advances to gross loans and advances	2,4	4,8
Specific credit impairments to impaired advances	36,7	29,4
Specific credit impairments to gross loans and advances	0,9	1,4

Capital adequacy

Capital-adequacy ratio	12,3	13,3
Tier 1 capital-adequacy ratio	9,5	10,4

Financial leverage

Financial leverage ratio ² (times)	18,1	18,1
---	------	------

	Jan	Mar
	2009 %	2009 %

Profitability³

Return on equity	20,7	18,1
Return on assets	1,2	1,0
Cost-to-income ratio	49,0	49,5
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	30,6
Net interest income (sum of the last 12 months) (R billions)	76,3	76,2
Non-interest income (sum of the last 12 months) (R billions)	73,9	73,8
Operating expenses (sum of the last 12 months) (R billions)	73,7	74,2

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).