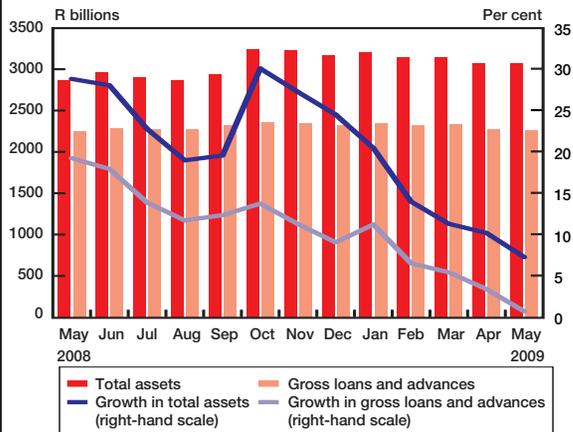
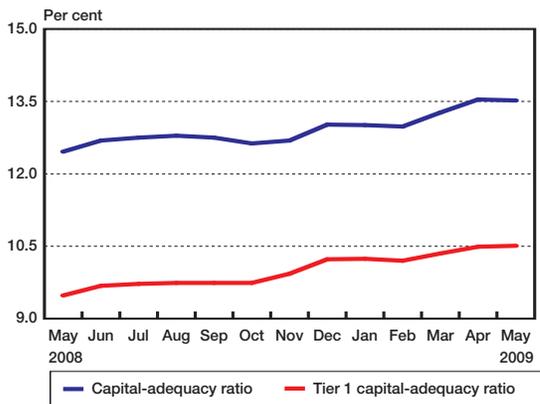


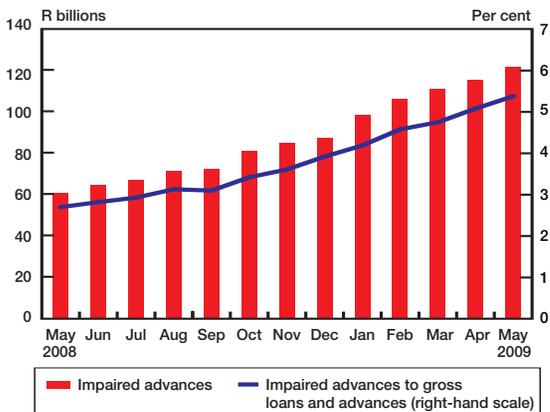
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

May 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

	May		
	2008 Rbn	2009 Rbn	% Growth
Balance sheet items			
Selected assets			
Total assets	2 861	3 067	7,2
Loans and advances	2 242	2 257	0,7
Homeloans	720	778	8,1
Commercial mortgages	177	213	19,8
Credit cards	58	58	0,2
Lease and instalment debtors	248	246	-1,1
Overdrafts	117	113	-3,4
Term loans	329	381	16,0
Other	593	469	-20,9
Investment and trading positions	117	161	37,7
Derivative financial instruments	287	402	40,1
Short-term negotiable securities	103	148	43,2
Selected liabilities			
Deposits, current accounts and other creditors	2 237	2 353	5,2
Current	385	380	-1,4
Savings	96	117	21,8
Call	499	545	9,3
Fixed and notice	571	595	4,3
NCDs	342	412	20,4
Repos	236	208	-11,9
Other	108	95	-11,4
Derivate financial instruments and other trading liabilities	330	406	22,9
Equity			
Total equity	161	184	14,7
Off-balance sheet items			
Total off-balance sheet activities	368	362	-1,5

May
2008 2009
% %

Liquidity

Liquid assets held to liquid-asset requirement	111,4	120,0
Short-term liabilities to total liabilities	60,1	54,7
Short-term ten largest depositors to total liabilities	7,3	6,2

Credit risk

Impaired advances ¹ (R billions)	57,5	121,5
Impaired advances to gross loans and advances	2,6	5,4
Specific credit impairments to impaired advances	35,4	29,2
Specific credit impairments to gross loans and advances	0,9	1,6

Capital adequacy

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

Financial leverage

Financial leverage ratio ² (times)	18,0	17,3
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Jan May
2009 2009

Profitability³

Return on equity (%)	20,7	17,2
Return on assets (%)	1,2	1,0
Cost-to-income ratio (%)	49,0	50,4
Net interest income to interest-earning assets (%)	3,2	3,1
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	29,5
Net interest income (sum of the last 12 months) (R billions)	76,4	75,4
Non-interest income (sum of the last 12 months) (R billions)	73,9	74,1
Operating expenses (sum of the last 12 months) (R billions)	73,6	74,8

- 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).