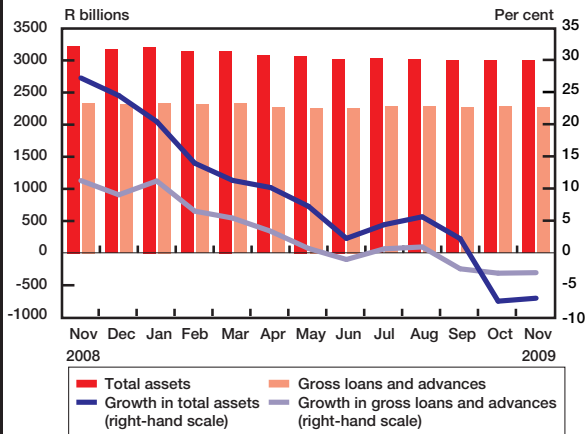
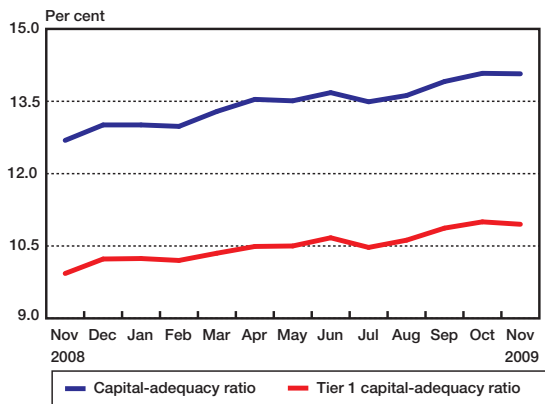


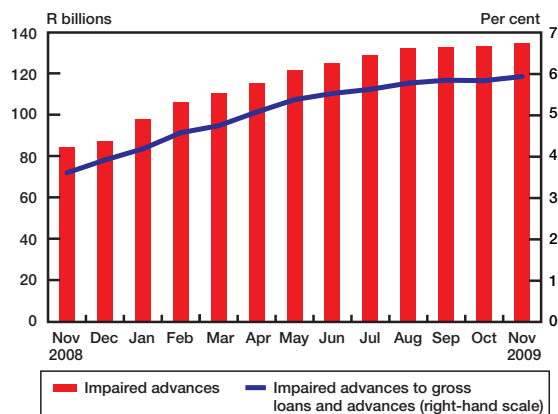
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

November 2009



South African Reserve Bank

Number of banks in South Africa

Registered banks	19
Mutual banks	2
Local branches of foreign banks	13
Foreign banks with approved local representative offices	42

	Nov		
	2008	2009	%
	Rbn	Rbn	Growth

Balance sheet items

Selected assets

Total assets	3 225	2 998	-7,1
Loans and advances	2 338	2 266	-3,1
Homeloans	761	786	3,2
Commercial mortgages	207	216	4,7
Credit cards	58	56	-3,5
Lease and instalment debtors	254	238	-6,2
Overdrafts	107	107	0,0
Term loans	369	381	3,4
Other	583	482	-17,4
Investment and trading positions	154	180	17,1
Derivative financial instruments	492	289	-41,2
Short-term negotiable securities	132	165	24,9

Selected liabilities

Deposits, current accounts and other creditors	2 381	2 379	-0,1
Current	395	400	1,4
Savings	113	120	7,0
Call	538	432	-19,6
Fixed and notice	612	644	5,3
NCDs	392	417	6,2
Repos	109	115	5,2
Other	223	251	12,2
Derivate financial instruments and other trading liabilities	538	292	-45,7

Equity

Total equity	177	194	9,6
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Off-balance sheet items

Total off-balance sheet activities	366	386	5,7
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Nov

2008
%

2009
%

Liquidity

Liquid assets held to liquid-asset requirement	123,29	142,25
Short-term liabilities to total liabilities	51,27	50,31
Short-term ten largest depositors to total liabilities	5,78	5,71

Credit risk

Impaired advances ¹ (R billions)	84,13	134,68
Impaired advances to gross loans and advances	3,60	5,94
Specific credit impairments to impaired advances	32,24	30,11
Specific credit impairments to gross loans and advances	1,16	1,79

Capital adequacy

Capital-adequacy ratio	12,69	14,07
Tier 1 capital-adequacy ratio	9,93	10,95

Financial leverage

Financial leverage ratio ² (times)	18,63	16,18
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Jan
2009

Nov
2009

Profitability³

Return on equity (%)	20,65	16,03
Return on assets (%)	1,15	0,94
Cost-to-income ratio (%)	49,00	50,93
Net interest income to interest-earning assets (%)	3,24	3,11
Non-interest revenue to total assets (%)	2,48	2,43
Operating expenses to total assets (%)	2,47	2,47
Profit/Loss (12 months) (R billions)	34,60	27,43
Net interest income (12 months) (R billions)	76,36	74,43
Non-interest income (12 months) (R billions)	73,91	74,75
Operating expenses (12 months) (R billions)	73,64	75,98

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

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

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).