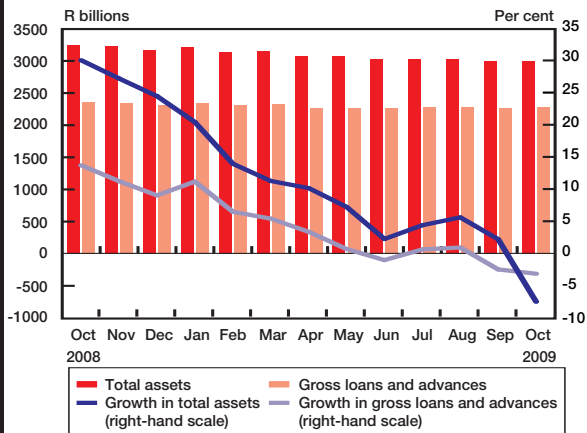
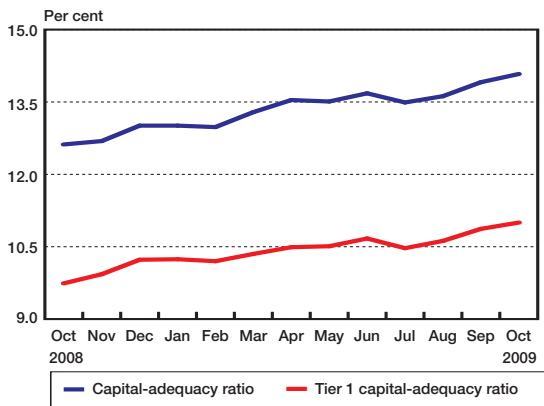


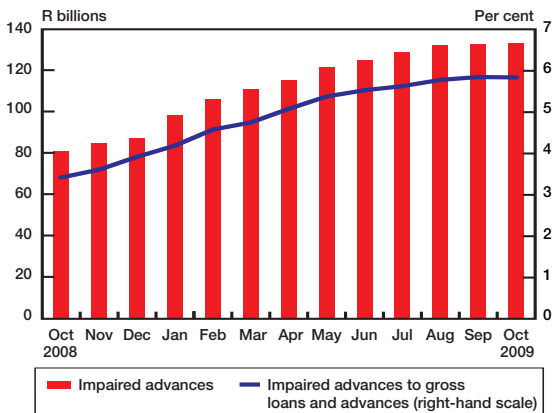
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

October 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

	Oct		
	2008 Rbn	2009 Rbn	% Growth
Balance sheet items			
Selected assets			
Total assets	3 240	2 996	-7,5
Loans and advances	2 355	2 280	-3,2
Homeloans	756	785	3,8
Commercial mortgages	201	215	6,6
Credit cards	58	57	-2,1
Lease and instalment debtors	254	239	-5,8
Overdrafts	111	108	-2,2
Term loans	384	375	-2,3
Other	592	502	-15,2
Investment and trading positions	139	171	22,5
Derivative financial instruments	507	294	-42,1
Short-term negotiable securities	122	166	36,2
Selected liabilities			
Deposits, current accounts and other creditors	2 400	2 383	-0,7
Current	402	396	-1,6
Savings	110	118	8,2
Call	554	428	-22,9
Fixed and notice	608	655	7,8
NCDs	371	417	12,5
Repos	119	120	0,9
Other	236	248	5,1
Derivate financial instruments and other trading liabilities	536	294	-45,1
Equity			
Total equity	171	193	12,8
Off-balance sheet items			
Total off-balance sheet activities	375	375	0,0

Oct
2008 2009
% %

Liquidity

Liquid assets held to liquid-asset requirement	116,87	141,47
Short-term liabilities to total liabilities	53,45	52,50
Short-term ten largest depositors to total liabilities	6,64	6,50

Credit risk

Impaired advances ¹ (R billions)	80,52	133,23
Impaired advances to gross loans and advances	3,42	5,84
Specific credit impairments to impaired advances	33,92	30,65
Specific credit impairments to gross loans and advances	1,16	1,79

Capital adequacy

Capital-adequacy ratio	12,62	14,08
Tier 1 capital-adequacy ratio	9,73	11,00

Financial leverage

Financial leverage ratio ² (times)	19,29	16,28
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Jan Oct
2009 2009

Profitability³

Return on equity (%)	20,65	16,29
Return on assets (%)	1,15	0,95
Cost-to-income ratio (%)	49,00	50,48
Net interest income to interest-earning assets (%)	3,24	3,10
Non-interest revenue to total assets (%)	2,48	2,41
Operating expenses to total assets (%)	2,47	2,43
Profit/Loss (12 months) (R billions)	34,60	28,02
Net interest income (12 months) (R billions)	76,36	74,45
Non-interest income (12 months) (R billions)	73,91	74,58
Operating expenses (12 months) (R billions)	73,64	75,24

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).