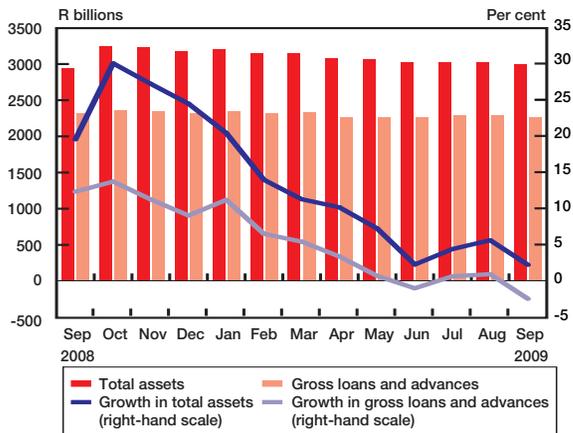
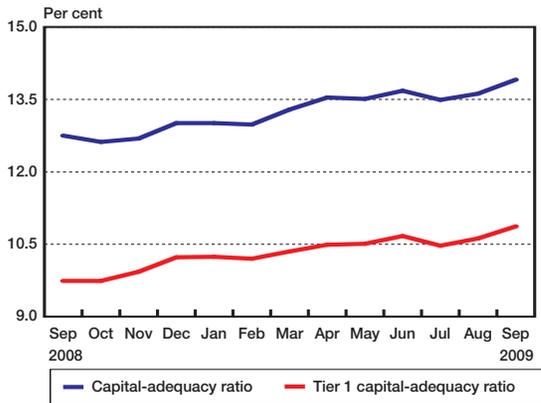


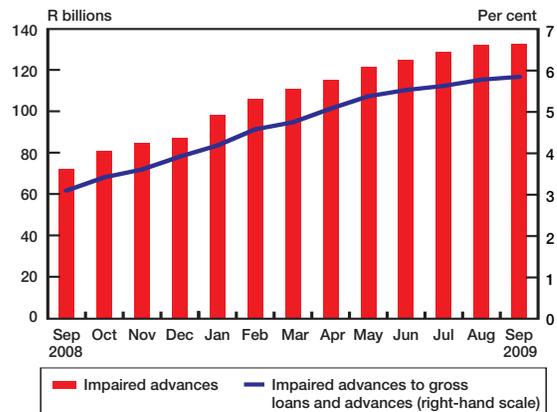
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

September 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

	Sep		
	2008 Rbn	2009 Rbn	% Growth
Balance sheet items			
Selected assets			
Total assets	2 936	3 000	2,2
Loans and advances	2 323	2 266	-2,5
Homeloans	746	783	4,9
Commercial mortgages	197	214	8,6
Credit cards	58	57	-2,0
Lease and instalment debtors	253	239	-5,2
Overdrafts	117	108	-7,6
Term loans	356	370	3,8
Other	597	495	-17,0
Investment and trading positions	135	168	23,9
Derivative financial instruments	245	309	26,2
Short-term negotiable securities	112	160	42,6
Selected liabilities			
Deposits, current accounts and other creditors	2 354	2 368	0,6
Current	400	395	-1,4
Savings	105	117	11,8
Call	520	424	-18,5
Fixed and notice	584	666	14,1
NCDs	368	411	11,7
Repos	142	120	-15,5
Other	236	234	-0,5
Derivate financial instruments and other trading liabilities	287	313	9,3
Equity			
Total equity	168	191	13,8
Off-balance sheet items			
Total off-balance sheet activities	374	382	1,9

Sep
2008 2009
% %

Liquidity

Liquid assets held to liquid-asset requirement	111,9	133,5
Short-term liabilities to total liabilities	56,0	53,5
Short-term ten largest depositors to total liabilities	7,4	6,7

Credit risk

Impaired advances ¹ (R billions)	72,1	132,5
Impaired advances to gross loans and advances	3,1	5,9
Specific credit impairments to impaired advances	35,9	30,3
Specific credit impairments to gross loans and advances	1,1	1,8

Capital adequacy

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

Financial leverage

Financial leverage ratio ² (times)	17,8	16,5
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Jan Sep
2009 2009

Profitability³

Return on equity (%)	20,7	16,7
Return on assets (%)	1,2	1,0
Cost-to-income ratio (%)	49,0	50,5
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 (12 months) (R billions)	34,6	28,3
Net interest income (12 months) (R billions)	76,4	75,0
Non-interest income (12 months) (R billions)	73,9	74,6
Operating expenses (12 months) (R billions)	73,6	75,5

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).