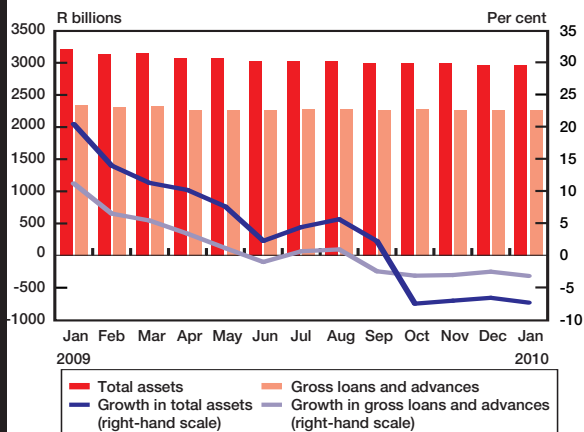
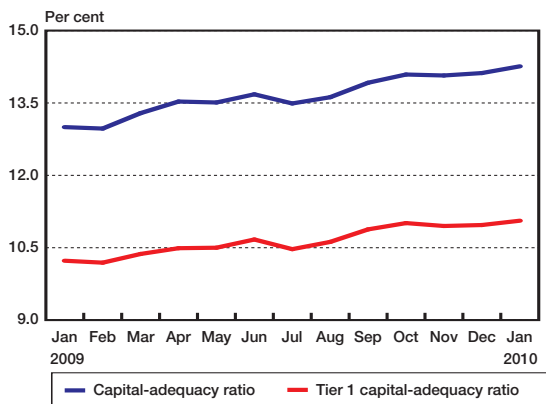


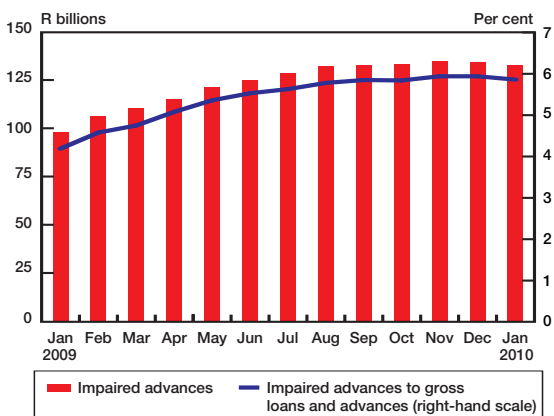
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

January 2010



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	41

	Jan		
	2009	2010	%
	Rbn	Rbn	Growth

Balance sheet items

Selected assets

Total assets	3 207	2 971	-7,4
Loans and advances	2 338	2 263	-3,2
Homeloans	766	790	3,1
Commercial mortgages	207	218	5,5
Credit cards	58	56	-2,7
Lease and instalment debtors	252	237	-5,9
Overdrafts	121	105	-13,0
Term loans	385	380	-1,4
Redeemable preference shares	56	56	0,0
Factoring accounts, trade and other bills and BA's	7	8	14,5
Loans granted/deposits placed under resale agreements	99	77	-22,1
Bank intra-group balances	180	141	-21,7
Other	207	194	-6,1
Investment and trading positions	169	187	10,1
Derivative financial instruments	455	258	-43,4
Short-term negotiable securities	134	163	21,4

Selected liabilities

Deposits, current accounts and other creditors	2 394	2 365	-1,2
Current	389	392	0,8
Savings	112	118	5,3
Call	518	425	-18,0
Fixed and notice	606	648	6,9
NCDs	414	435	5,0
Repos	101	94	-7,2
Other	253	253	0,0
Derivate financial instruments and other trading liabilities	496	266	-46,5

Equity

Total equity	184	200	8,6
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Off-balance sheet items

Total off-balance sheet activities	371	410	10,6
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Jan

2009 2010
% %

Profitability¹

Return on equity	20,65	15,24
Return on assets	1,15	0,92
Cost-to-income ratio	49,00	51,83
Net interest income to interest-earning assets	3,24	3,13
Non-interest revenue to total assets	2,48	2,44
Operating expenses to total assets	2,47	2,54
Profit/Loss (12 months) (Rbn)	34,60	26,12
Net interest income (12 months) (Rbn)	76,36	74,62
Non-interest income(12 months) (Rbn)	73,91	74,14
Operating expenses (12 months) (Rbn)	73,64	77,11

Liquidity

Liquid assets held to liquid-asset requirement	113,75	146,83
Short-term liabilities to total liabilities	51,55	52,82
Short-term ten largest depositors to total liabilities	6,25	6,93

Credit risk

Impaired advances ² (Rbn)	97,97	132,65
Impaired advances to gross loans and advances	4,19	5,86
Specific credit impairments to impaired advances	29,52	30,58
Specific credit impairments to gross loans and advances	1,24	1,79

Capital adequacy

Capital-adequacy ratio	13,00	14,26
Tier 1 capital-adequacy ratio	10,23	11,06

Financial leverage

Financial leverage ratio ³ (times)	17,73	15,50
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1. All ratios based on income statement information are smoothed i.e. 12 months moving average.

2. Advances in respect of which a specific impairment was raised.

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