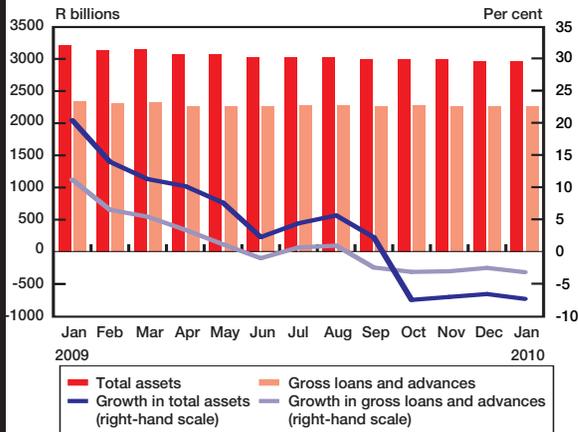
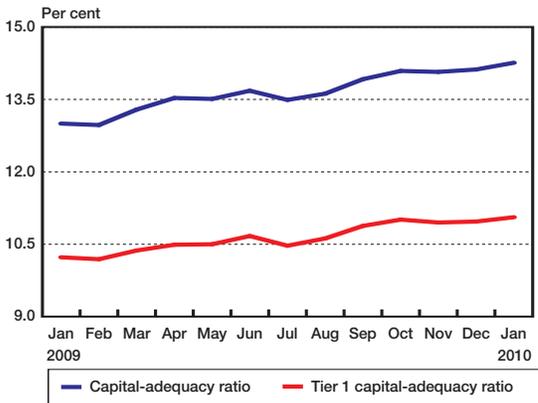


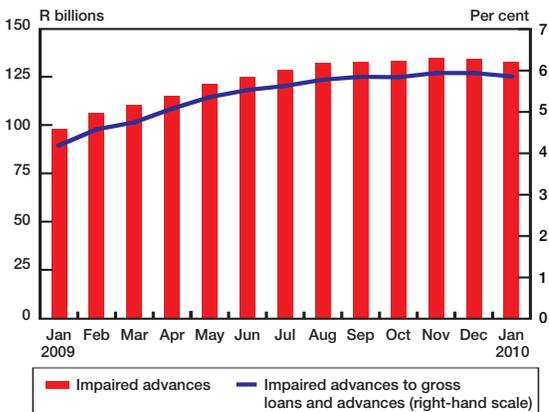
## Total assets and gross loans and advances



## 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 Rbn	2010 Rbn	% Growth
<b>Balance sheet items</b>			
<b>Selected assets</b>			
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
<b>Selected liabilities</b>			
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
<b>Equity</b>			
Total equity	184	200	8,6
<b>Off-balance sheet items</b>			
Total off-balance sheet activities	371	410	10,6

	Jan	
	2009 %	2010 %
<b>Profitability<sup>1</sup></b>		
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 <sup>2</sup> (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 <sup>3</sup> (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.