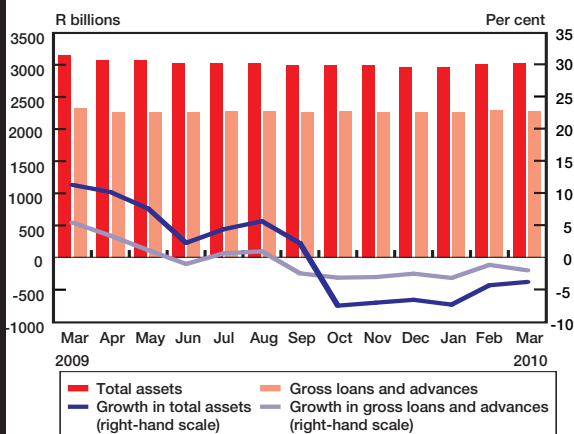
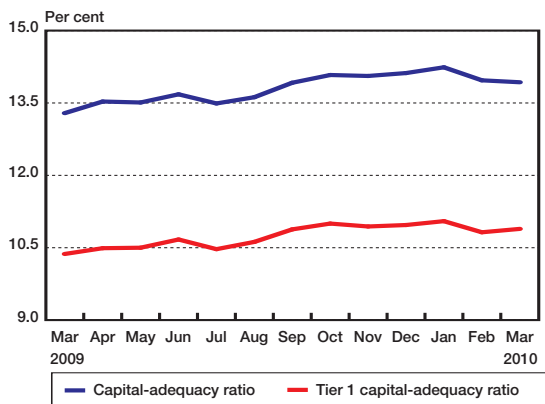


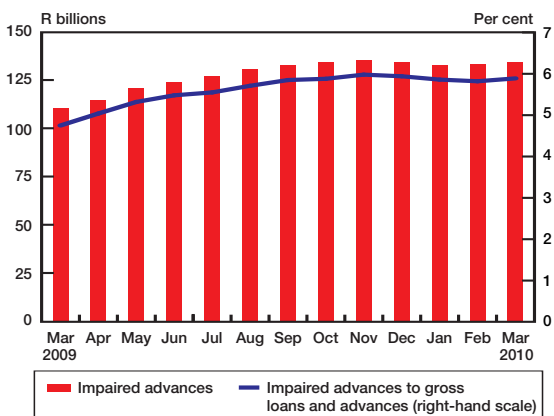
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

March 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	42

	Mar		
	2009	2010	%
	Rbn	Rbn	Growth

Balance sheet items

Selected assets

Total assets	3 146	3 025	-3,8
Loans and advances	2 329	2 282	-2,0
Homeloans	777	798	2,7
Commercial mortgages	211	221	4,7
Credit cards	57	56	-2,3
Lease and instalment debtors	249	237	-4,9
Overdrafts	119	106	-11,5
Term loans	403	359	-10,8
Redeemable preference shares	54	57	4,6
Factoring accounts, trade and other bills and BA's	6	8	28,5
Loans granted/deposits placed under resale agreements	85	83	-2,8
Bank intra-group balances	169	158	-6,3
Other	199	200	0,7
Investment and trading positions	165	199	20,7
Derivative financial instruments	397	270	-32,0
Short-term negotiable securities	146	168	15,2

Selected liabilities

Deposits, current accounts and other creditors	2 418	2 388	-1,3
Current	402	421	4,7
Savings	115	116	1,3
Call	517	416	-19,4
Fixed and notice	606	668	10,3
NCDs	428	420	-1,8
Repos	113	95	-15,9
Other	238	251	5,5
Derivate financial instruments and other trading liabilities	420	275	-34,4

Equity

Total equity	181	201	11,1
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Off-balance sheet items

Total off-balance sheet activities	366	581	58,6
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Mar

2009 2010
% %

Profitability¹

Return on equity	18,05	15,83
Return on assets	1,01	0,97
Cost-to-income ratio	49,46	52,09
Net interest income to interest-earning assets	3,20	3,10
Non-interest revenue to total assets	2,43	2,54
Operating expenses to total assets	2,44	2,60
Profit/Loss (12 months) (Rbn)	30,57	27,72
Net interest income (12 months) (Rbn)	76,24	73,97
Non-interest income(12 months) (Rbn)	73,76	76,64
Operating expenses (12 months) (Rbn)	74,20	78,45

Liquidity

Liquid assets held to liquid-asset requirement	115,33	154,24
Short-term liabilities to total liabilities	53,42	52,65
Short-term ten largest depositors to total liabilities	7,51	7,32

Credit risk

Impaired advances ² (Rbn)	110,59	134,32
Impaired advances to gross loans and advances	4,75	5,89
Specific credit impairments to impaired advances	28,54	31,13
Specific credit impairments to gross loans and advances	1,36	1,83

Capital adequacy

Capital-adequacy ratio	13,29	13,93
Tier 1 capital-adequacy ratio	10,37	10,89

Financial leverage

Financial leverage ratio ³ (times)	18,21	15,77
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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.