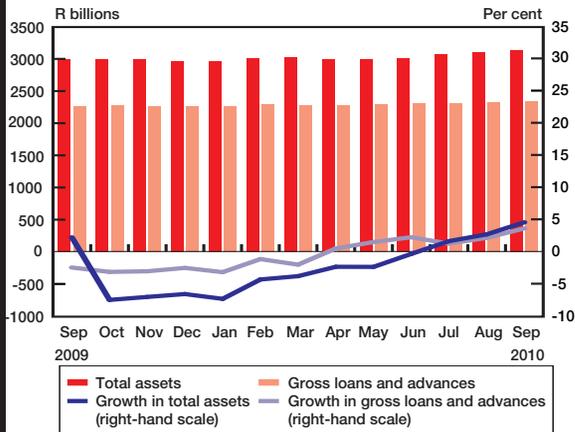
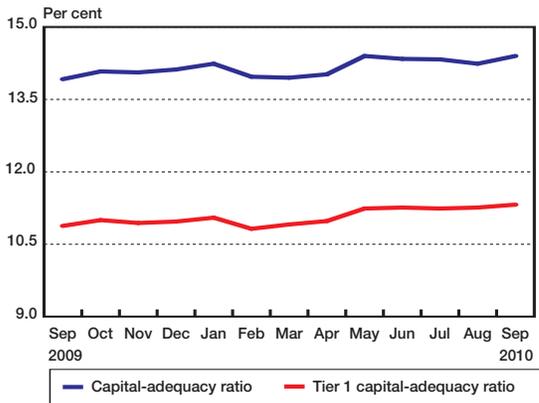


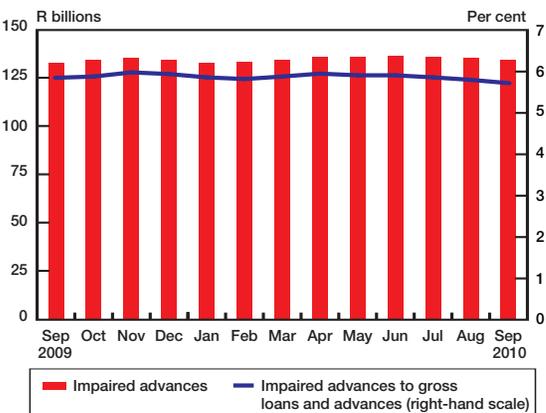
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

September 2010



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

September

2009	2010	%
Rbn	Rbn	Growth

Balance sheet items

Selected assets

Total assets	3 000	3 136	4,5
Loans and advances	2 266	2 347	3,6
Homeloans	783	817	4,4
Commercial mortgages	214	226	6,0
Credit cards	57	56	-0,8
Lease and instalment debtors	239	240	0,1
Overdrafts	108	104	-3,3
Term loans	370	348	-5,8
Redeemable preference shares	57	58	1,2
Factoring accounts, trade and other bills and BA's	7	9	27,9
Loans granted/deposits placed under resale agreements	89	96	7,6
Bank intra-group balances	149	146	-2,2
Other	193	246	27,5
Investment and trading positions	168	203	20,9
Derivative financial instruments	309	289	-6,4
Short-term negotiable securities	160	170	6,1

Selected liabilities

Deposits, current accounts and other creditors	2 368	2 486	5,0
Current	395	449	13,8
Savings	117	123	5,1
Call	424	436	2,6
Fixed and notice	666	722	8,3
NCDs	411	410	-0,3
Repos	120	86	-27,8
Other	234	260	10,9
Derivate financial instruments and other trading liabilities	313	279	-10,9

Equity

Total equity	191	218	14,3
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Off-balance sheet items

Total off-balance sheet activities	382	843	121,0
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	September	
	2009	2010
	%	%

Profitability¹

Return on equity	16,57	15,26
Return on assets	0,95	0,99
Cost-to-income ratio	50,47	54,55
Net interest income to interest-earning assets	3,12	3,11
Non-interest revenue to total assets	2,40	2,60
Operating expenses to total assets	2,43	2,77
Profit/Loss (12 months) (Rbn)	28,22	29,85
Net interest income (12 months) (Rbn)	74,98	75,03
Non-interest income (12 months) (Rbn)	74,63	78,50
Operating expenses (12 months) (Rbn)	75,51	83,74

Liquidity

Liquid assets held to liquid-asset requirement	133,47	170,55
Short-term liabilities to total liabilities	53,50	51,79
Short-term ten largest depositors to total liabilities	6,55	6,96

Credit risk

Impaired advances ² (Rbn)	132,47	134,24
Impaired advances to gross loans and advances	5,85	5,72
Specific credit impairments to impaired advances	29,88	32,92
Specific credit impairments to gross loans and advances	1,75	1,88

Capital adequacy

Capital-adequacy ratio	13,92	14,40
Tier 1 capital-adequacy ratio	10,88	11,32

Financial leverage

Financial leverage ratio ³ (times)	16,45	15,00
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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.