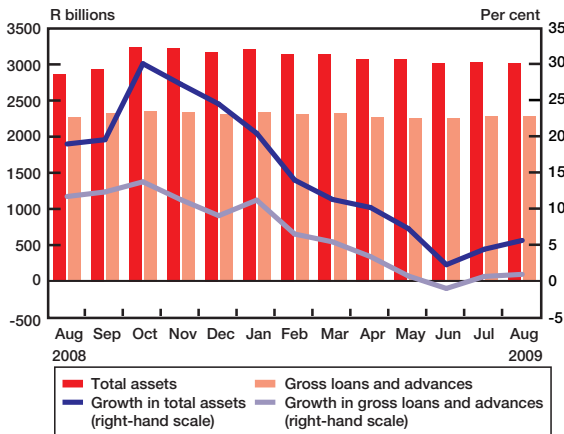
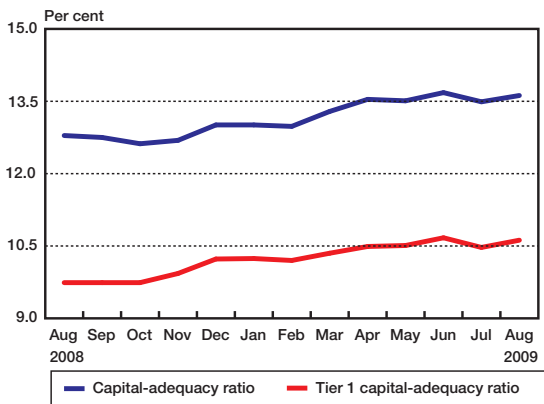


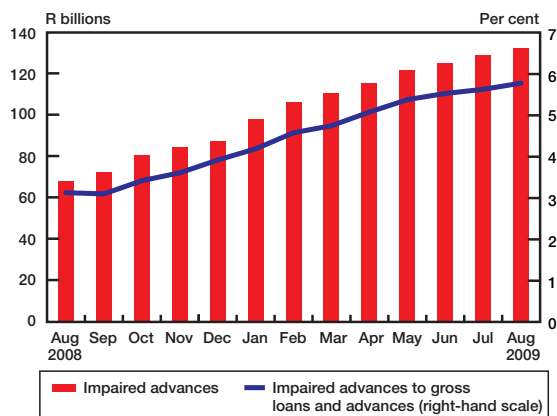
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected
South African
banking sector
trends

August 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

	Aug		
	2008 Rbn	2009 Rbn	% Growth
Balance sheet items			
Selected assets			
Total assets	2 859	3 019	5,6
Loans and advances	2 264	2 284	0,9
Homeloans	741	782	5,5
Commercial mortgages	192	213	11,1
Credit cards	58	57	-2,3
Lease and instalment debtors	251	240	-4,2
Overdrafts	112	112	0,0
Term loans	342	382	11,8
Other	568	498	-12,2
Investment and trading positions	140	161	14,8
Derivative financial instruments	235	322	36,9
Short-term negotiable securities	115	154	33,5
Selected liabilities			
Deposits, current accounts and other creditors	2 289	2 373	3,7
Current	396	397	0,2
Savings	103	118	15,0
Call	497	436	-12,3
Fixed and notice	581	677	16,6
NCDs	365	405	11,0
Repos	117	116	-0,2
Other	231	223	-3,2
Derivate financial instruments and other trading liabilities	271	328	20,9
Equity			
Total equity	168	188	12,1
Off-balance sheet items			
Total off-balance sheet activities	363	381	5,1

Aug
2008 2009
% %

Liquidity

Liquid assets held to liquid-asset requirement	111,3	129,6
Short-term liabilities to total liabilities	56,8	54,2
Short-term ten largest depositors to total liabilities	6,7	6,1

Credit risk

Impaired advances ¹ (R billions)	68,2	132,1
Impaired advances to gross loans and advances	3,0	5,8
Specific credit impairments to impaired advances	36,2	29,7
Specific credit impairments to gross loans and advances	1,1	1,7

Capital adequacy

Capital-adequacy ratio	12,8	13,6
Tier 1 capital-adequacy ratio	9,7	10,6

Financial leverage

Financial leverage ratio ² (times)	17,4	16,8
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Jan Aug
2009 2009

Profitability³

Return on equity (%)	20,7	17,3
Return on assets (%)	1,2	1,0
Cost-to-income ratio (%)	49,0	49,7
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	29,2
Net interest income (12 months) (R billions)	76,4	75,3
Non-interest income (12 months) (R billions)	73,9	74,5
Operating expenses (12 months) (R billions)	73,6	74,4

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).