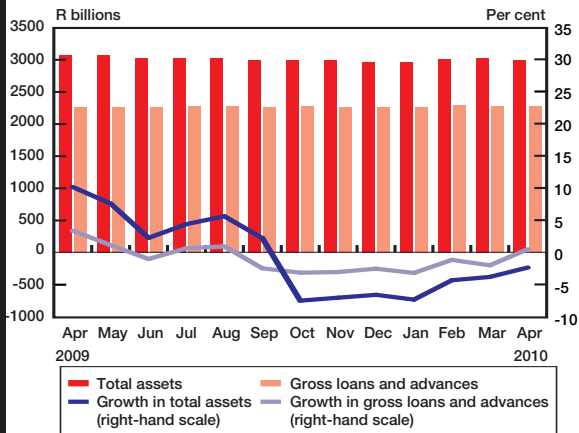
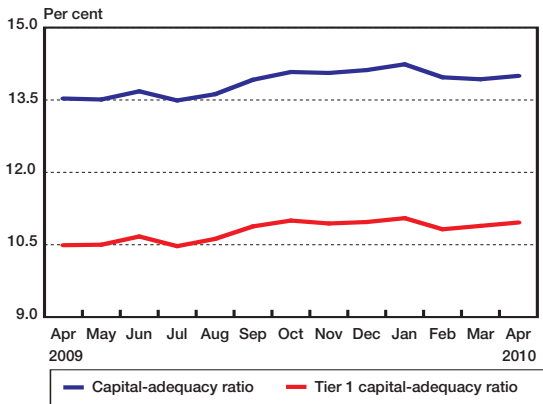


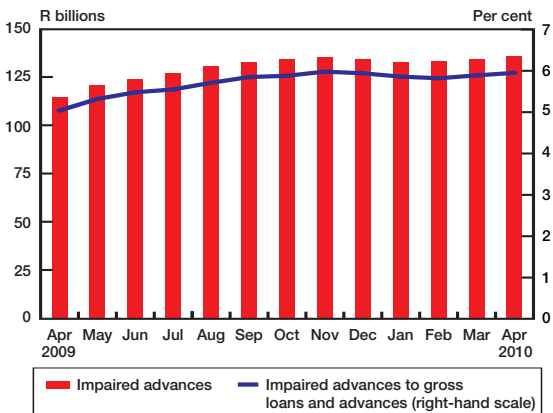
## Total assets and gross loans and advances



## Capital adequacy



## Impaired advances



Bank  
Supervision  
Department

## Selected South African banking sector trends

April 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	43

### Apr

2009	2010	%
Rbn	Rbn	Growth

## Balance sheet items

### Selected assets

Total assets	3 074	3 001	-2,4
Loans and advances	2 268	2 279	0,5
Homeloans	777	799	2,8
Commercial mortgages	212	221	4,5
Credit cards	57	56	-2,1
Lease and instalment debtors	247	236	-4,4
Overdrafts	119	101	-15,3
Term loans	375	357	-4,8
Redeemable preference shares	55	57	4,5
Factoring accounts, trade and other bills and BA's	5	7	42,4
Loans granted/deposits placed under resale agreements	76	88	15,4
Bank intra-group balances	154	149	-3,6
Other	191	207	8,5
Investment and trading positions	166	218	31,1
Derivative financial instruments	391	230	-41,2
Short-term negotiable securities	147	167	13,8

### Selected liabilities

Deposits, current accounts and other creditors	2 360	2 405	1,9
Current	386	415	7,5
Savings	117	119	2,5
Call	525	428	-18,5
Fixed and notice	595	685	15,2
NCDs	427	414	-3,1
Repos	94	97	3,6
Other	217	246	13,6
Derivate financial instruments and other trading liabilities	409	240	-41,3

### Equity

Total equity	183	200	9,5
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### Off-balance sheet items

Total off-balance sheet activities	355	699	96,9
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### Apr

2009	2010
%	%

## Profitability<sup>1</sup>

Return on equity	17,82	15,63
Return on assets	0,99	0,97
Cost-to-income ratio	49,78	52,46
Net interest income to interest-earning assets	3,16	3,11
Non-interest revenue to total assets	2,42	2,56
Operating expenses to total assets	2,43	2,64
Profit/Loss (12 months) (Rbn)	30,40	27,33
Net interest income (12 months) (Rbn)	75,67	74,11
Non-interest income(12 months) (Rbn)	73,95	77,10
Operating expenses (12 months) (Rbn)	74,49	79,33

## Liquidity

Liquid assets held to liquid-asset requirement	118,28	163,88
Short-term liabilities to total liabilities	53,23	52,93
Short-term ten largest depositors to total liabilities	5,99	7,18

## Credit risk

Impaired advances <sup>2</sup> (Rbn)	114,43	135,54
Impaired advances to gross loans and advances	5,04	5,95
Specific credit impairments to impaired advances	29,15	31,11
Specific credit impairments to gross loans and advances	1,47	1,85

## Capital adequacy

Capital-adequacy ratio	13,53	14,00
Tier 1 capital-adequacy ratio	10,49	10,96

## Financial leverage

Financial leverage ratio <sup>3</sup> (times)	17,55	15,66
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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.