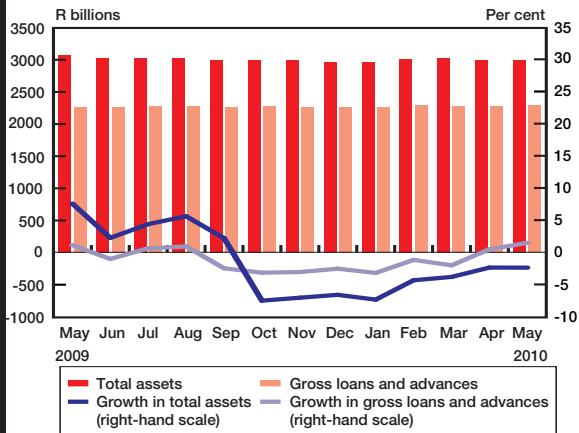
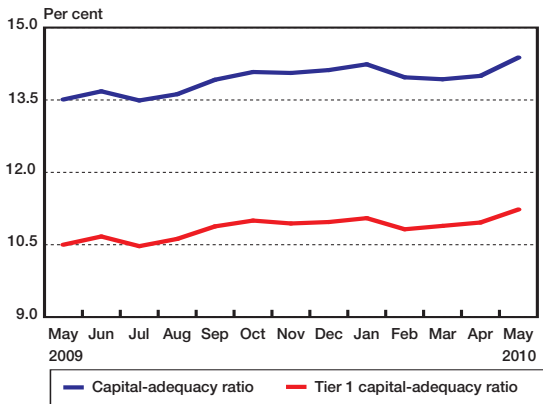


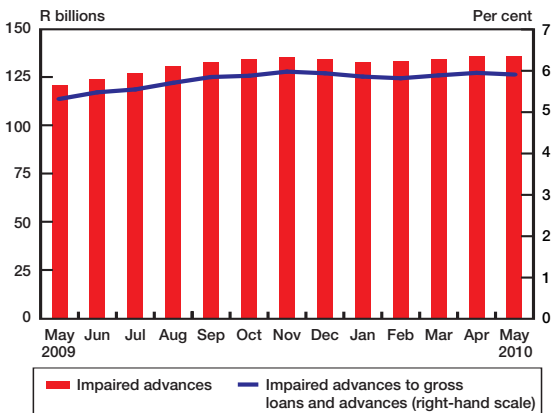
Total assets and gross loans and advances



Capital adequacy



Impaired advances



Bank
Supervision
Department

Selected South African banking sector trends

May 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

	May		
	2009 Rbn	2010 Rbn	% Growth
Balance sheet items			
Selected assets			
Total assets	3 077	3 004	-2,4
Loans and advances	2 267	2 300	1,5
Homeloans	778	801	3,0
Commercial mortgages	213	222	4,6
Credit cards	58	56	-2,9
Lease and instalment debtors	246	237	-3,5
Overdrafts	113	98	-13,0
Term loans	381	369	-3,1
Redeemable preference shares	55	55	0,0
Factoring accounts, trade and other bills and BA's	5	8	58,5
Loans granted/deposits placed under resale agreements	81	97	20,2
Bank intra-group balances	145	146	0,6
Other	193	209	8,4
Investment and trading positions	161	208	29,0
Derivative financial instruments	402	222	-44,7
Short-term negotiable securities	148	171	15,7
Selected liabilities			
Deposits, current accounts and other creditors	2 363	2 440	3,3
Current	380	414	8,9
Savings	117	120	2,2
Call	545	432	-20,8
Fixed and notice	595	694	16,5
NCDs	412	410	-0,6
Repos	95	102	6,3
Other	218	270	23,9
Derivate financial instruments and other trading liabilities	406	222	-45,2
Equity			
Total equity	184	202	9,6
Off-balance sheet items			
Total off-balance sheet activities	362	750	106,9

May

2009	2010
%	%

Profitability¹

Return on equity	17,14	15,44
Return on assets	0,96	0,97
Cost-to-income ratio	50,02	53,02
Net interest income to interest-earning assets	3,15	3,11
Non-interest revenue to total assets	2,41	2,57
Operating expenses to total assets	2,43	2,67
Profit/Loss (12 months) (Rbn)	29,50	27,21
Net interest income (12 months) (Rbn)	75,43	74,30
Non-interest income(12 months) (Rbn)	74,13	77,07
Operating expenses (12 months) (Rbn)	74,81	80,26

Liquidity

Liquid assets held to liquid-asset requirement	120,02	172,03
Short-term liabilities to total liabilities	54,50	54,72
Short-term ten largest depositors to total liabilities	6,20	7,31

Credit risk

Impaired advances ² (Rbn)	120,48	135,97
Impaired advances to gross loans and advances	5,32	5,91
Specific credit impairments to impaired advances	28,93	31,35
Specific credit impairments to gross loans and advances	1,54	1,85

Capital adequacy

Capital-adequacy ratio	13,51	14,38
Tier 1 capital-adequacy ratio	10,50	11,23

Financial leverage

Financial leverage ratio ³ (times)	17,54	15,58
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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.