

	2001 DEC	2000 DEC 18 mths	1999 JUNE	1998 JUNE	1997 JUNE	1996 JUNE 16 mths	1995 FEB	1994 FEB	1993 FEB	1992 FEB
BALANCE SHEETS										
Share capital and premium (R'000)	31 012	31 012	31 012	29 577	28 578	19 831	17 578	10 000	10 000	10 000
Shareholders' funds (R'000)	35 666	33 819	32 186	30 742	31 536	22 192	19 914	11 260	10 413	10 138
Advances and other accounts (R'000)	403 059	290 802	263 356	243 727	219 325	156 741	129 468	84 064	59 047	35 663
Deposit accounts (R'000)	451 808	373 087	326 143	284 604	249 238	193 541	129 735	99 295	61 913	33 916
Total assets (R'000)	519 966	432 342	401 396	338 820	304 569	236 168	160 340	116 558	79 870	48 170
INCOME STATEMENTS										
Net income before taxation (R'000)	3 924	4 860	4 640	6 438	5 476	7 482	4 087	2 553	1 579	868
Net income for the year (R'000)	2 338	2 942	2 566	4 019	3 183	4 182	2 197	1 397	675	406
Dividends including capitalisation award (R'000)	900	900	2 250	2 836	2 586	4 157	1 120	550	400	300
SHARE STATISTICS										
Number of fully paid shares in issue (000's)	3 000	3 000	3 000	2 857	2 773	1 981	1 758	1 000	1 000	1 000
Earnings per share (cents)	78	98	87	143	125	221	170	132	68	41
Headline earnings per share (cents)	121	126	122	143	125	221	170	132	68	41
Dividends per share (cents)	30	30	75	100	95	220	87	52	40	30
Dividend cover (times)	2,6	3,3	1,1	1,4	1,3	1,0	2,0	2,5	1,7	1,4
Net asset value per share (cents)	1 188,9	1 127,3	1 072,9	1 076,1	1 137,3	1 120,0	1 132,9	1 126,0	1 041,3	1 013,8
SELECTED RETURNS AND RATIOS										
Return on average shareholders' funds (%)	8,0	8,9	8,2	12,9	11,8	19,9	14,1	12,9	6,6	4,0
Return on average total assets (%)	0,6	0,7	0,7	1,2	1,2	2,1	1,6	1,4	1,1	1,2

