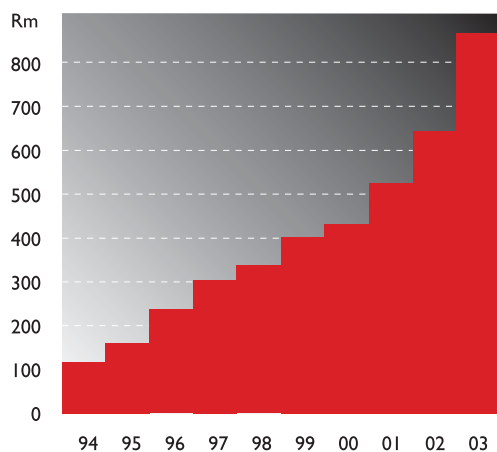


	2003 DEC	2002 DEC	2001 DEC	2000 DEC 18 mths	1999 JUNE	1998 JUNE	1997 JUNE	1996 JUNE 16 mths	1995 FEB	1994 FEB
<b>Balance sheets</b>										
Share capital and premium (R'000)	<b>40 850</b>	40 960	31 012	31 012	31 012	29 577	28 578	19 831	17 578	10 000
Shareholders' funds (R'000)	<b>57 611</b>	54 795	40 305	33 819	32 186	30 742	31 536	22 192	19 914	11 260
Advances and other accounts (R'000)	<b>543 366</b>	526 954	403 059	290 802	263 356	243 727	219 325	156 741	129 468	84 064
Deposit accounts (R'000)	<b>749 249</b>	551 686	451 808	373 087	326 143	284 604	249 238	193 541	129 735	99 295
Total assets (R'000)	<b>858 561</b>	644 895	524 605	432 342	401 396	338 820	304 569	236 168	160 340	116 558
<b>Income statements</b>										
Net income before taxation (R'000)	<b>4 825</b>	8 874	3 924	4 860	4 640	6 438	5 476	7 482	4 087	2 553
Net income for the year (R'000)	<b>3 097</b>	6 228	1 619	2 942	2 566	4 019	3 183	4 182	2 197	1 397
Dividends including capitalisation award (R'000)	<b>2 000</b>	2 000	900	900	2 250	2 836	2 586	4 157	1 120	550
<b>Share statistics</b>										
Number of fully paid shares in issue (000's)	<b>4 000</b>	4 000	3 000	3 000	3 000	2 857	2 773	1 981	1 758	1 000
Earnings per share (cents)	<b>77</b>	197	54	98	87	143	125	221	170	132
Headline earnings per share (cents)	<b>83</b>	217	97	126	122	143	125	221	170	132
Dividends per share (cents)	-	50	30	30	75	100	95	220	87	52
Dividend cover (times)	-	3,9	1,8	3,3	1,1	1,4	1,3	1,0	2,0	2,5
Net asset value per share (cents)	<b>1 440,3</b>	1 370,0	1 343,5	1127,3	1072,9	1076,1	1137,3	1120,0	1132,9	1126,0
<b>Selected returns and ratios</b>										
Return on average shareholders' funds (%)	<b>5,5</b>	13,1	4,4	8,9	8,2	12,9	11,8	19,9	14,1	12,9
Return on average total assets (%)	<b>0,4</b>	1,1	0,3	0,7	0,7	1,2	1,2	2,1	1,6	1,4

### Growth in assets



### Growth in deposits

