

Ten year financial and statistical summary

	2004 DEC	2003 DEC	2002 DEC	2001 DEC	2000 DEC 18 mths	1999 JUNE	1998 JUNE	1997 JUNE	1996 JUNE 16 mths	1995 FEB
Balance sheets (Rm)										
Share capital and premium	53,4	40,9	41,0	31,0	31,0	31,0	29,6	28,6	19,8	17,6
Shareholders' interests	74,5	57,6	54,8	40,3	33,8	32,2	30,7	31,5	22,2	19,9
Deposit accounts	885,4	749,2	551,7	451,8	373,1	326,1	284,6	249,2	193,5	129,7
Advances and other receivables	836,5	543,4	527,0	403,1	290,8	263,4	243,7	219,3	156,7	129,5
Total assets	1011,7	858,6	645,0	524,6	432,3	401,4	338,8	304,6	236,2	160,3
Income statements (Rm)										
Net income before taxation	6,9	4,8	8,9	3,9	4,9	4,6	6,4	5,5	7,5	4,1
Net income for the year	5,0	3,1	6,2	1,6	2,9	2,6	4,0	3,2	4,2	2,2
Share statistics (cents)										
Earnings per share	116,8	77,4	196,6	54,0	98,1	86,5	142,6	125,4	221,5	170,0
Headline earnings per share	90,1	83,1	217,5	97,0	126,1	122,0	142,6	125,4	221,5	170,0
Dividends per share	–	–	50,0	30,0	30,0	75,0	100,0	95,0	220,0	87,0
Net asset value per share (cents)	1 405,7	1 440,3	1 370,0	1 343,5	1 127,3	1 072,9	1 076,1	1 137,3	1 120,0	1 132,9
Ratios (%)										
Return on average shareholders' interests	8,0	5,5	13,1	4,4	8,9	8,2	12,9	11,8	19,9	14,1
Return on average total assets	0,5	0,4	1,1	0,3	0,7	0,7	1,2	1,2	2,1	1,6

Shareholders' interests

Ordinary share capital, share premium, non-distributable reserves and distributable reserves.

Return on average shareholders' interests

Net income for the year expressed as a percentage of the weighted average shareholders' equity adjusted relative to the timing of the introduction of any additional capital in a particular year.

Return on average total assets

Net income for the year expressed as a percentage of the weighted average total assets in a particular year.

Earnings per share

Net income for the year divided by the weighted average number of ordinary shares in issue adjusted relative to the timing of the issue of any additional ordinary shares in a particular year.

Headline earnings per share

Net income for the year adjusted for profits and losses on capital items divided by the weighted average number of ordinary shares in issue adjusted relative to the timing of the issue of any additional ordinary shares in a particular year.