

# Ten-Year Review



	2005 Dec	2004 Dec	2003 Dec	2002 Dec	2001 Dec	2000 Dec 18 mths	1999 June	1998 June	1997 June	1996 June 16 mths
<b>Balance Sheet (Rm)</b>										
Share capital and premium	89.3	53.4	40.9	41.0	31.0	31.0	31.0	29.6	28.6	19.8
Shareholders' interest	118.4	75.0	57.6	54.8	40.3	33.8	32.2	30.7	31.5	22.2
Deposit accounts	1 004.0	885.4	749.2	551.7	451.8	373.1	326.1	284.6	249.2	193.5
Advances and other receivables	1 009.3	836.5	543.4	527.0	403.1	290.8	263.4	243.7	219.3	156.7
Total assets	1 179.2	1 012.4	858.6	645.0	524.6	432.3	401.4	338.8	304.6	236.2
<b>Income Statement (Rm)</b>										
Net income before taxation	10.2	7.6	4.8	8.9	3.9	4.9	4.6	6.4	5.5	7.5
Net income for the year	7.5	5.5	3.1	6.2	1.6	2.9	2.6	4.0	3.2	4.2
<b>Share Statistics (cents)</b>										
Earnings per share	128.3	128.9	77.4	196.6	54.0	98.1	86.5	142.6	125.4	221.5
Headline earnings per share	155.8	102.2	83.1	217.5	97.0	126.1	122.0	142.6	125.4	221.5
Dividends per share	–	–	–	50.0	30.0	30.0	75.0	100.0	95.0	220.0
Net asset value per share	1 330.2	1 415.4	1 440.3	1 370.0	1 343.5	1 127.3	1 072.9	1 076.1	1 137.3	1 120.0
<b>Ratios (%)</b>										
Return on average shareholders' interest	8.9	8.9	5.5	13.1	4.4	8.9	8.2	12.9	11.8	19.9
Return on average total assets	0.7	0.5	0.4	1.1	0.3	0.7	0.7	1.2	1.2	2.1
Shareholders' interest to total assets	10.0	7.4	6.7	8.5	7.7	7.8	8.0	9.1	10.3	9.4

# Ten-Year Review (Continued)



## Shareholders' interest

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

## Return on average shareholders' interest

Net income for the year expressed as a percentage of the weighted average shareholders' interest 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.

