

Ten-Year Review

	2007 Dec	2006 Dec	2005 Dec	2004 Dec	2003 Dec	2002 Dec	2001 Dec	2000 Dec	1999 June	1998 June
Balance Sheet (Rm)										
Share capital and share premium	150,0	150,2	89,3	53,4	40,9	41,0	31,0	31,0	31,0	29,6
Shareholders' interest	201,6	187,4	118,4	75,0	57,6	54,8	40,3	33,8	32,2	30,7
Deposits from customers	1 443,5	1 253,7	1 004,0	885,4	749,2	551,7	451,8	373,1	326,1	284,6
Advances and other receivables	1 477,9	1 300,4	1 009,3	836,5	543,4	527,0	403,1	290,8	263,4	243,7
Total assets	1 686,3	1 470,4	1 179,2	1 012,4	858,6	645,0	524,6	432,3	401,4	338,8
Income Statement (Rm)										
Profit before taxation	26,9	15,3	10,2	7,6	4,8	8,9	3,9	4,9	4,6	6,4
Profit for the period	18,2	9,9	7,5	5,5	3,1	6,2	1,6	2,9	2,6	4,0
Share statistics (cents)										
Basic and diluted earnings per share	121,2	101,6	128,2	128,9	77,4	196,6	54,0	98,1	86,5	142,6
Headline earnings per share	121,2	100,9	133,9	102,2	83,1	217,5	97,0	126,1	122,0	142,6
Dividend per share	25,0	20,0	-	-	-	50,0	30,0	30,0	75,0	100,0
Net asset value per share	1 343,8	1 249,2	1 330,2	1 415,4	1 440,3	1 370,0	1 343,5	1 127,3	1 072,9	1 076,1
Ratios (%)										
Return on average shareholders' interest	9,4	7,0	8,9	8,9	5,5	13,1	4,4	8,9	8,2	12,9
Return on average total assets	1,2	0,7	0,7	0,5	0,4	1,1	0,3	0,7	0,7	1,2
Shareholders' interest to total assets	12,0	12,7	10,0	7,4	6,7	8,5	7,7	7,8	8,0	9,1

Shareholders' interest

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

Return on average shareholders' interest

Profit for the period 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

Profit for the period expressed as a percentage of the weighted average total assets in a particular year.

Basic and diluted earnings per share

Basic earnings per share: Profit for the period divided by the weighted average number of ordinary shares outstanding for the period. Diluted earnings per share: Profit for the period divided by the weighted average number of ordinary shares outstanding, as adjusted for the effects of all dilutive potential ordinary shares.

Headline earnings per share

Profit for the period 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.