

TEN-YEAR REVIEW

	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
Statement of Financial Position (Rm)										
Share capital	322	225	225	225	150	150	150	150	150	89
Shareholders' interest	560	381	362	347	233	228	217	202	187	118
Deposits from customers	4 230	3 941	3 322	2 881	2 571	2 130	1 624	1 449	1 254	1 004
Advances and other receivables	4 242	3 753	3 269	2 826	2 395	2 057	1 604	1 478	1 300	1 009
Total assets	4 814	4 411	3 716	3 246	2 825	2 381	1 871	1 686	1 470	1 179
Statement of Comprehensive Income (Rm)										
Profit before taxation	55	40	34	26	17	18	31	27	15	10
Total comprehensive income for the year	40	29	25	16	11	18	21	18	10	7
Share Statistics (Cents)										
Basic and diluted earnings per share	154	129	112	77	74	125	145	121	102	128
Headline earnings per share	154	129	114	76	69	121	144	121	101	134
Dividend per share	45	45	45	45	45	45	35	25	20	-
Net asset value per share	1 736	1 692	1 608	1 541	1 551	1 522	1 446	1 344	1 249	1 330
Ratios (%)										
Return on average shareholders' interest	8,5	7,8	7,1	4,6	4,8	8,2	10,4	9,4	7,0	8,9
Return on average total assets	0,9	0,7	0,7	0,5	0,4	0,9	1,2	1,2	0,7	0,7
Shareholders' interest to total assets	11,6	8,6	9,7	10,7	8,2	9,6	11,6	12,0	12,7	10,0

Shareholders' interest

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

Return on average shareholders' interest

Total comprehensive 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

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

Basic and diluted earnings per share

Total comprehensive 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.