



TEN-YEAR STATISTICAL REVIEW

	YEAR ENDED 31-MAR-19	YEAR ENDED 31-MAR-18	YEAR ENDED 31-MAR-17	YEAR ENDED 31-MAR-16	YEAR ENDED 31-MAR-15	YEAR ENDED 31-MAR-14	YEAR ENDED 31-MAR-13	YEAR ENDED 31-MAR-12	YEAR ENDED 31-MAR-11	YEAR ENDED 31-MAR-10
GROUP FINANCIAL DATA	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)
Total assets	320,036,257	291,715,730	251,556,110	230,607,286	217,715,302	206,706,119	166,860,961	124,736,554	113,019,058	122,975,370
Investment securities	205,972,359	194,905,868	171,571,803	156,976,090	157,226,757	145,777,726	138,412,944	108,153,801	98,233,393	104,887,535
Loans and notes receivables	67,947,268	55,625,743	47,133,134	37,450,257	31,924,543	26,551,175	10,227,126	-	-	-
Other interest earning assets	30,726,396	28,957,274	21,810,160	25,731,228	18,944,984	23,979,406	3,890,913	5,929,366	3,996,291	6,113,434
Repurchase agreements	163,907,891	158,167,289	156,647,595	149,262,369	144,501,658	143,302,425	135,907,311	107,591,924	97,068,266	102,844,985
Customer deposits	63,947,279	52,165,066	49,087,517	41,296,373	38,463,504	35,887,750	7,567,380	-	-	-
Stockholders' equity	31,104,276	29,003,747	26,794,699	22,716,581	21,723,064	18,688,980	17,212,876	10,872,131	9,402,331	6,890,736
Funds under management	338,379,728	312,969,031	281,101,963	250,485,809	238,695,980	223,584,330	165,584,482	121,683,458	111,423,910	122,876,617
PROFITS AND DIVIDENDS	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)	(J\$ `000)
Operating revenue net of interest expense	18,036,406	15,840,957	14,650,056	11,424,075	10,319,661	8,732,250	6,243,316	5,987,479	4,073,084	3,095,678
Operating expenses	12,989,242	11,240,284	10,446,222	8,781,265	7,787,697	5,670,247	4,616,625	3,214,703	2,585,949	2,109,128
Profit before tax	4,870,549	4,352,989	4,156,046	2,595,557	2,354,039	3,398,051	3,647,375	2,814,017	1,509,635	1,028,312
Net profit	3,868,406	3,604,404	3,350,531	2,299,231	2,047,282	3,062,059	3,856,863	2,240,456	1,142,930	986,378
Dividends paid and proposed (in respect of the financial year)	798,971	766,360	733,749	603,304	521,776	538,082	375,027	453,650	234,142	204,874
Profit retained (in respect of the financial year)	3,069,435	2,838,044	2,616,782	1,695,926	1,525,506	2,523,977	3,481,836	1,786,806	908,788	781,504
FINANCIAL RATIOS										
Earnings per stock unit (cents)	234	218	203	139	118	174	235	151	76	67
Dividends per stock unit (cents)	49	47	45	37	32	33	23	31	16	14
Dividend payout ratio	20.65%	21.26%	21.90%	26.24%	25.49%	17.57%	9.72%	20.25%	20.49%	20.77%
Price earnings ratio (multiple)	13.67	11.93	8.28	7.21	5.96	4.05	3.00	6.50	6.04	5.93
Return on average equity	12.87%	12.92%	13.53%	10.35%	10.13%	16.83%	27.47%	22.10%	14.03%	16.15%
Return on average assets	1.26%	1.33%	1.39%	1.03%	0.96%	1.58%	2.65%	1.88%	0.97%	0.84%
Book value per stock unit (J\$)	18.44	17.12	15.89	13.45	12.86	11.24	10.24	7.37	6.39	4.69
Net interest margin	3.03%	2.98%	2.94%	2.57%	2.60%	3.02%	3.05%	3.10%	2.46%	1.71%
Efficiency ratio (Admin. exp/ Revenue)	71.62%	70.54%	71.09%	76.64%	75.17%	64.86%	73.08%	53.59%	63.08%	67.80%
OTHER DATA										
Exchange rate J\$ per US\$1.00	125.02	125.32	128.22	121.70	114.77	109.28	98.41	87.10	85.57	89.23
Inflation rate (year over year) (%)	3.40%	3.90%	4.14%	2.90%	4.00%	8.35%	9.13%	7.30%	7.80%	13.31%
Market Price per share (JSE closing price-J\$)	31.99	26.00	16.81	10.01	7.06	7.04	6.20	9.81	4.61	4.00
Number of stock units at year end	1,630,552,532	1,630,552,532	1,630,552,532	1,630,552,532	1,630,552,530	1,630,552,530	1,630,552,530	1,463,386,752	1,463,386,752	1,463,386,752
Market capitalisation	52,161,375,499	42,394,365,832	27,409,588,063	16,321,830,845	11,511,700,862	11,479,089,811	10,109,425,686	14,355,824,037	6,746,212,927	5,853,547,008