

2019

ANNUAL FINANCIAL RESULTS for year ended 30 September 2019

We're proud to announce our year-end results for 2019! We've made great strides on our strategic scorecard metrics, while delivering sound financial results and executing on our strategy.



Our **earnings** grew by **13% to R1 154 million**



Retail deposits portfolio grew by **115% to R2.4 billion**



New credit disbursements increased by **12%**



Return on Equity improved to **11.1% from 10.6%**



Available cash balance of **R5.6 billion**



Credit loss ratio improved to **6.9% from 11.1%**



We have **extraordinary people**.

Our 2019 **people engagement score** is **60% up from 58%** in 2018. SA benchmark is **38%**

2% DISENGAGED
Dissatisfied African Bankers with a destructive influence and ho are most likely looking for another job.

8% NOT ENGAGED
Indifferent and frustrated African Bankers with low energy levels who do only the minimum to get by.

30% SEMI-ENGAGED
Reliable African Bankers who do what is expected of them but who are inclined to be complacent and risk averse.

60% FULLY ENGAGED
Highly committed and loyal African Bankers who add value to the organisation and who are prepared to go the extra mile.



WHO WE ARE

- Multi-product and multi-channel capabilities
- Growing strength in Sales and Service Contact Centres
- A Digital competitor
- Customer-centric
- Excellent credit and collections capabilities
- Investing in and augmenting Data capabilities
- Brand continues to strengthen

Over **100 000 MyWORLD** customers



R2 billion value processed

1.9 billion transactions processed

SUCCESS FACTORS

- Innovative **Omni-channel platform**
- A compelling **customer value proposition**
- Focus on **customer-centricity**
- An **agile technology strategy**
- A data strategy to **embed data-centricity**
- The **right culture and talent**
- Committed and aligned teams** across our business
- Credit score** available to all South African consumers