

2019

Interim financial results for six months ended 31 March 2019



Our **earnings** grew by **19%** to **R533 million**



Savings and Investments account portfolio grew by **119%** to **R1.5 billion**



New credit disbursements increased by **17%**



Return on Equity improved to **10.9%** from **9.6%**



Available cash balances of **R6 billion**



Core Equity Tier 1 ratio of **34.1%** - significantly above the internal target of **27%**



Credit loss ratio improved to **6.8%** from **11.1%**

WHO WE ARE

Customer centric

Multi-product and multi-channel capabilities

Growing strength in sales and service contact centres

A digital competitor

Excellent credit and collections capabilities

Investing in and augmenting data capabilities

Brand continues to strengthen



OVER 12 000
MyWORLD
customers

MyWORLD

More value than you expect

1

SHARED BANKING

Bank together with family and friends.

2

SAVE TIME

One simple, convenient experience across channels.

3

SAVE MONEY & GROW

SA's best savings rate, zero monthly account fees.

SUCCESS FACTORS

- A compelling customer value proposition
- Innovative Omni-channel platform
- 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

