

## GROUP DATA SHEET

All numbers and ratios presented in this data sheet include the consolidated results of recent acquisitions from the effective acquisition date and exclude transaction and other acquisition-related costs of R22 million.

		Year ended 30 September			Movement	
		2017	2016	2015	2017	2016
<b>TRANSACTION CAPITAL GROUP</b>						
<b>Summarised consolidated income statement</b>						
Interest and other similar income	Rm	1 971	1 688	1 504	17%	12%
Interest and other similar expense	Rm	(964)	(809)	(683)	19%	18%
Net interest income	Rm	1 007	879	821	15%	7%
Impairment of loans and advances	Rm	(260)	(209)	(233)	24%	(10%)
Risk-adjusted net interest income	Rm	747	670	588	11%	14%
Non-interest revenue	Rm	1 937	1 279	1 195	51%	7%
Core operating costs	Rm	(1 888)	(1 348)	(1 295)	40%	4%
Advertising, marketing and public relations	Rm	(12)	(11)	(9)	9%	22%
Amortisation of intangible assets	Rm	(31)	(13)	(7)	>100%	86%
Amortisation of principal book portfolio	Rm	(117)	(112)	(130)	4%	(14%)
Audit fees	Rm	(17)	(11)	(12)	55%	(8%)
Bank charges	Rm	(20)	(14)	(12)	43%	17%
Commissions paid	Rm	(19)	(17)	(12)	12%	42%
Communication costs	Rm	(79)	(56)	(60)	41%	(7%)
Consulting fees	Rm	(32)	(23)	(14)	39%	64%
Depreciation	Rm	(32)	(22)	(17)	45%	29%
Directors' emoluments	Rm	(10)	(8)	(10)	25%	(20%)
Electricity and water	Rm	(19)	(14)	(12)	36%	17%
Employee expenses	Rm	(1 050)	(704)	(671)	49%	5%
Fees paid	Rm	(39)	(34)	(30)	15%	13%
Handling, logistics and storage	Rm	(38)	(40)	(31)	(5%)	29%
Information technology	Rm	(40)	(29)	(24)	38%	21%
VAT disallowed	Rm	(28)	(30)	(29)	(7%)	3%
Operating lease rentals	Rm	(70)	(30)	(39)	>100%	(23%)
Professional fees	Rm	(16)	(15)	(14)	7%	7%
Risk management	Rm	(18)	(12)	(11)	50%	9%
Staff welfare	Rm	(21)	(12)	(13)	75%	(8%)
Travel	Rm	(16)	(12)	(13)	33%	(8%)
Training and seminars	Rm	(12)	(7)	(8)	71%	(13%)
Other	Rm	(152)	(122)	(117)	25%	4%
Core operating income	Rm	796	601	488	32%	23%
Non-operating (loss)/profit	Rm	(3)	-	14	100%	(100%)
Equity accounted loss	Rm	-	-	(3)	n/a	(100%)
Core profit before tax	Rm	793	601	499	32%	20%
Income tax expense	Rm	(203)	(138)	(94)	47%	47%
Core profit for the year	Rm	590	463	405	27%	14%
Core profit for the year attributable to:	Rm	590	463	405	27%	14%
Ordinary equity holders	Rm	577	458	401	26%	14%
Non-controlling interests	Rm	13	5	4	>100%	25%
Transaction and other acquisition-related costs	Rm	22	-	-	100%	n/a

		Year ended 30 September			Movement	
		2017	2016	2015	2017	2016
<b>TRANSACTION CAPITAL GROUP continued</b>						
<b>Core headline earnings</b>						
Core profit attributable to ordinary equity holders	Rm	577	458	401	26%	14%
Adjusted for:						
Profit on disposal of joint venture	Rm	-	-	(8)	n/a	100%
Core headline earnings	Rm	577	458	393	26%	17%
<b>Summarised consolidated statement of financial position</b>						
<b>Assets</b>						
Cash and cash equivalents	Rm	944	1 276	1 169	(26%)	9%
Inventories	Rm	212	201	21	5%	>100%
Loans and advances	Rm	8 456	7 190	6 160	18%	17%
Purchased book debts	Rm	891	728	561	22%	30%
Other investments	Rm	-	477	481	(100%)	(1%)
Intangible assets	Rm	247	93	32	>100%	>100%
Goodwill	Rm	1 165	200	197	>100%	2%
Property and equipment	Rm	150	104	60	44%	73%
Other assets	Rm	1 009	822	1 022	23%	(20%)
<b>Total assets</b>	Rm	<b>13 074</b>	<b>11 091</b>	<b>9 703</b>	<b>18%</b>	<b>14%</b>
<b>Liabilities</b>						
Bank overdrafts	Rm	136	173	52	(21%)	>100%
Interest-bearing liabilities	Rm	8 191	7 477	6 640	10%	13%
Senior debt	Rm	7 228	6 512	5 446	11%	20%
Subordinated debt	Rm	963	965	1 194	(0%)	(19%)
Other liabilities	Rm	975	463	400	>100%	16%
<b>Total liabilities</b>	Rm	<b>9 302</b>	<b>8 113</b>	<b>7 092</b>	<b>15%</b>	<b>14%</b>
<b>Equity</b>						
Equity attributable to ordinary equity holders of the parent	Rm	3 718	2 944	2 581	26%	14%
Non-controlling interests	Rm	54	34	30	59%	13%
<b>Total equity</b>	Rm	<b>3 772</b>	<b>2 978</b>	<b>2 611</b>	<b>27%</b>	<b>14%</b>
<b>Total equity and liabilities</b>	Rm	<b>13 074</b>	<b>11 091</b>	<b>9 703</b>	<b>18%</b>	<b>14%</b>
<b>Shareholder statistics</b>						
Number of shares	m	610.1	571.9	568.1	7%	1%
Weighted average number of shares in issue	m	598.3	568.5	569.3	5%	(0%)
Core headline earnings per share	cents	96.4	80.6	69.0	20%	17%
Net asset value per share	cents	609.4	514.8	454.4	18%	13%
Interim dividend per share	cents	15.0	12.0	10.0	25%	20%
Final dividend per share	cents	25.0	18.0	12.0	39%	50%
Total dividend per share	cents	40.0	30.0	22.0	33%	36%
Total core dividend cover	times	2.4	2.7	3.1		

		Year ended 30 September			Movement	
		2017	2016	2015	2017	2016
<b>TRANSACTION CAPITAL GROUP continued</b>						
<b>Capital adequacy</b>						
Equity	Rm	3 772	2 978	2 611	27%	14%
Subordinated debt	Rm	963	965	1 194	(0%)	(19%)
Total capital	Rm	4 735	3 943	3 805	20%	4%
Less: goodwill	Rm	(1 165)	(200)	(197)	>100%	2%
Total capital less goodwill	Rm	3 570	3 743	3 608	(5%)	4%
Total assets less goodwill and cash and cash equivalents	Rm	10 965	9 615	8 337	14%	15%
Capital adequacy ratio	%	32.6	38.9	43.3		
Equity	%	23.8	28.9	29.0		
Subordinated debt	%	8.8	10.0	14.3		
<b>Performance indicators</b>						
Total income	Rm	3 908	2 967	2 699	32%	10%
Core cost-to-income ratio	%	64.1	62.5	64.2		
Average cost of borrowing	%	12.0	11.3	10.7		
Core return on average assets	%	4.8	4.4	4.4		
Core return on average equity	%	17.2	16.9	16.7		
Average assets	Rm	12 391	10 422	9 135	19%	14%
Average equity	Rm	3 364	2 718	2 422	24%	12%
Average interest-bearing liabilities	Rm	8 009	7 142	6 367	12%	12%
Gearing	times	3.5	3.8	3.8		
Debt funders	number	42	35	25	20%	40%
<b>Credit rating</b>						
Transaction Capital R2 billion Domestic Note Programme (GCR rated)						
Long-term		A-(ZA)	n/a	n/a		
Short-term		A1-(ZA)	n/a	n/a		
Employees	number	4 095	3 260	3 913	26%	(17%)
<b>SA TAXI</b>						
<b>Summarised income statement</b>						
Interest and other similar income	Rm	1 765	1 486	1 290	19%	15%
Interest and other similar expense	Rm	(880)	(742)	(618)	19%	20%
Net interest income	Rm	885	744	672	19%	11%
Impairment of loans and advances	Rm	(253)	(206)	(233)	23%	(12%)
Non-interest revenue	Rm	427	315	242	36%	30%
Operating costs	Rm	(638)	(541)	(445)	18%	22%
Profit before tax	Rm	421	312	236	35%	32%
Total income	Rm	2 192	1 801	1 532	22%	18%
Pre-provision profit	Rm	674	518	469	30%	10%
Profit after tax	Rm	309	254	212	22%	20%
Profit and headline earnings for the year attributable to:	Rm	309	254	212	22%	20%
Ordinary equity holders	Rm	303	249	208	22%	20%
Non-controlling interests	Rm	6	5	4	20%	25%

		Year ended 30 September			Movement	
		2017	2016	2015	2017	2016
<b>SA TAXI continued</b>						
<b>Other information</b>						
Depreciation	Rm	15	12	7	25%	71%
Amortisation of intangible assets	Rm	10	6	3	67%	100%
<b>Summarised statement of financial position</b>						
<b>Assets</b>						
Cash and cash equivalents	Rm	608	761	594	(20%)	28%
Inventories	Rm	212	201	17	5%	>100%
Loans and advances	Rm	7 872	6 675	5 703	18%	17%
Other investments	Rm	-	477	481	(100%)	(1%)
Intangible assets	Rm	44	30	14	47%	>100%
Goodwill	Rm	499	63	60	>100%	5%
Property and equipment	Rm	79	71	33	11%	>100%
Other assets	Rm	604	599	626	1%	(4%)
<b>Total assets</b>	Rm	<b>9 918</b>	<b>8 877</b>	<b>7 528</b>	<b>12%</b>	<b>18%</b>
<b>Liabilities</b>						
Bank overdrafts	Rm	136	173	44	(21%)	>100%
Interest-bearing liabilities	Rm	6 879	6 482	5 429	6%	19%
Senior debt	Rm	6 292	5 991	5 011	5%	20%
Subordinated debt	Rm	587	491	418	20%	17%
Group loans*	Rm	1 164	913	1 019	27%	(10%)
Other liabilities	Rm	408	167	134	>100%	25%
<b>Total liabilities</b>	Rm	<b>8 587</b>	<b>7 735</b>	<b>6 626</b>	<b>11%</b>	<b>17%</b>
<b>Segment net assets</b>	Rm	<b>1 331</b>	<b>1 142</b>	<b>902</b>	<b>17%</b>	<b>27%</b>
<b>Capital adequacy</b>						
Equity	Rm	1 331	1 142	902	17%	27%
Group loans*	Rm	764	913	1 019	(16%)	(10%)
Subordinated debt	Rm	587	491	418	20%	17%
Total capital	Rm	2 682	2 546	2 339	5%	9%
Less: goodwill	Rm	(499)	(63)	(60)	>100%	5%
Total capital less goodwill	Rm	2 183	2 483	2 279	(12%)	9%
Total assets less goodwill and cash and cash equivalents	Rm	8 811	8 053	6 874	9%	17%
Capital adequacy ratio	%	24.8	30.8	33.2		
Equity	%	18.1	24.7	27.1		
Subordinated debt	%	6.7	6.1	6.1		

\* Of the total group loans at 30 September 2017 of R1 164 million, R400 million is repayable on demand as part of the group's treasury management function and as such has been excluded from the capital adequacy calculation. The remaining R764 million group loans are subordinated debt with fixed repayment terms.

	Year ended 30 September			Movement	
	2017	2016	2015	2017	2016
<b>SA TAXI continued</b>					
<b>Financial measures</b>					
Net interest margin	%	<b>11.4</b>	11.1	11.3	
Risk-adjusted net interest margin	%	<b>8.2</b>	8.0	7.4	
Cost-to-income ratio	%	<b>48.6</b>	51.1	48.7	
Average cost of borrowing	%	<b>11.4</b>	10.6	10.0	
Gearing	times	<b>7.7</b>	8.0	8.6	
Debt funders	number	<b>41</b>	34	25	<b>21%</b> 36%
Return on average assets	%	<b>3.3</b>	3.1	3.0	
Return on average equity	%	<b>25.3</b>	25.5	28.4	
Weighted average interest rate at origination	%	<b>24.4</b>	25.2	23.9	
Average assets	Rm	<b>9 410</b>	8 259	6 999	<b>14%</b> 18%
Average equity	Rm	<b>1 199</b>	996	750	<b>20%</b> 33%
Average gross loans and advances	Rm	<b>7 786</b>	6 697	5 958	<b>16%</b> 12%
Average interest-bearing liabilities	Rm	<b>7 704</b>	7 006	6 173	<b>10%</b> 13%
Employees	number	<b>965</b>	840	627	<b>15%</b> 34%
<b>Operational measures</b>					
<b>Status</b>					
Number of loans	number	<b>28 724</b>	26 352	25 033	<b>9%</b> 5%
Gross loans and advances	Rm	<b>8 303</b>	7 151	6 238	<b>16%</b> 15%
Impairment provision	Rm	<b>(431)</b>	(476)	(535)	<b>(9%)</b> (11%)
Net loans and advances	Rm	<b>7 872</b>	6 675	5 703	<b>18%</b> 17%
Leases/repossessions (loans and advances, on value)	%	<b>98/2</b>	95/5	96/4	
Premium/entry-level (gross loans and advances, on value)	%	<b>100/0</b>	99/1	98/2	
<b>Originations</b>					
Number of loans originated	number	<b>7 480</b>	6 866	6 005	<b>9%</b> 14%
Value of loans originated	Rm	<b>2 901</b>	2 409	1 931	<b>20%</b> 25%
New vehicle originations	Rm	<b>2 236</b>	1 819	1 375	<b>23%</b> 32%
Average loan term at origination	months	<b>67</b>	67	67	<b>0%</b> 0%
Average remaining loan term	months	<b>47</b>	44	40	<b>7%</b> 10%
% New/existing client (on value)	%	<b>74/26</b>	73/27	76/24	
Average origination value	R	<b>387 807</b>	350 930	321 565	<b>11%</b> 9%
<b>Credit performance</b>					
Credit loss ratio	%	<b>3.2</b>	3.1	3.9	
After tax credit loss coverage	times	<b>2.3</b>	3.1	3.1	
Provision coverage	%	<b>5.2</b>	6.7	8.6	
Non-performing loans	Rm	<b>1 421</b>	1 242	1 138	<b>14%</b> 9%
Non-performing loan ratio	%	<b>17.1</b>	17.4	18.2	

	Year ended 30 September			Movement	
	2017	2016	2015	2017	2016
<b>SA TAXI continued</b>					
<b>Insurance performance</b>					
Financed: annualised new written premium	Rm	<b>231</b>	200	n/a	<b>16%</b> n/a
Non-financed: annualised new written premium	Rm	<b>52</b>	46	n/a	<b>13%</b> n/a
Products per insured client	number	<b>1.8</b>	1.7	n/a	<b>6%</b> n/a
<b>Credit ratings</b>					
Transsec 1 R4 billion Asset Backed Note Programme (S&P rated)					
Class A Notes	<b>zaAA(sf)</b>	zaAAA(sf)	zaAAA(sf)		
Class B Notes	<b>zaAA(sf)</b>	zaAA(sf)	zaAA(sf)		
Class C Notes	<b>zaA(sf)</b>	zaA(sf)	zaA(sf)		
Class D Notes	<b>zaA+(sf)</b>	zaBBB(sf)	zaBBB(sf)		
Transsec 2 R4 billion Asset Backed Note Programme (S&P rated)					
Class A Notes	<b>zaAA(sf)</b>	zaAAA(sf)	n/a		
Class B Notes	<b>zaAA-(sf)</b>	zaA(sf)	n/a		
Class C Notes	<b>zaA(sf)</b>	zaBBB(sf)	n/a		
Transsec 3 R2.5 billion Asset Backed Note Programme (Moody's rated)					
Class A1 Notes	<b>P-1.za(sf)</b>	n/a	n/a		
Class A2 Notes	<b>Aaa.za(sf)</b>	n/a	n/a		
Class A3 Notes	<b>Aaa.za(sf)</b>	n/a	n/a		
Class B Notes	<b>Aa3.za(sf)</b>	n/a	n/a		
<b>Environment</b>					
Estimated minibus taxi market ('000)	vehicles	<b>&gt;200</b>	200	200	
Estimated minibus taxi market – financed ('000)	vehicles	<b>70</b>	70	70	
Price of a new Toyota Sefikile (petrol)	R	<b>401 300</b>	393 500	346 300	<b>2%</b> 14%
Average repo rate	%	<b>7.0</b>	6.7	5.8	
Average petrol price per litre	R	<b>13.00</b>	12.29	12.40	<b>6%</b> (1%)

		Year ended 30 September			Movement	
		2017	2016	2015	2017	2016
<b>TRANSACTION CAPITAL RISK SERVICES (TCRS)</b>						
<b>Summarised income statement</b>						
Interest and other similar income	Rm	175	136	133	29%	2%
Interest and other similar expense	Rm	(98)	(71)	(62)	38%	15%
Net interest income	Rm	77	65	71	18%	(8%)
Impairment of loans and advances	Rm	(7)	(3)	-	>100%	>100%
Non-interest revenue	Rm	1 485	964	953	54%	1%
Core operating costs	Rm	(1 238)	(796)	(845)	56%	(6%)
Equity accounted loss	Rm	-	-	(3)	n/a	(100%)
Non-operating (loss)/profit	Rm	(3)	-	14	100%	(100%)
Core profit before tax	Rm	314	230	190	37%	21%
Total income	Rm	1 660	1 100	1 086	51%	1%
Core profit after tax	Rm	240	168	142	43%	18%
Core profit for the year attributable to:	Rm	240	168	134	43%	25%
Ordinary equity holders	Rm	233	168	134	39%	25%
Non-controlling interests	Rm	7	-	-	100%	n/a
<b>Core headline earnings</b>						
Core profit attributable to ordinary equity holders	Rm	233	168	142	39%	18%
Adjusted for:						
Profit on disposal of joint venture	Rm	-	-	(8)	n/a	(100%)
Core headline earnings	Rm	233	168	134	39%	25%
Core headline earnings (pre-acquisition)	Rm	188	168	134	12%	25%
Transaction and other acquisition-related costs	Rm	22	-	-	100%	n/a
Core EBITDA (excluding Transaction Capital Business Solutions (TCBS))	Rm	331	239	188	38%	27%
<b>Other information</b>						
Depreciation	Rm	16	9	8	78%	13%
Amortisation of intangible assets	Rm	21	7	3	>100%	>100%

		Year ended 30 September			Movement	
		2017	2016	2015	2017	2016
<b>TCRS continued</b>						
<b>Summarised statement of financial position</b>						
<b>Assets</b>						
Cash and cash equivalents	Rm	161	72	57	>100%	26%
Loans and advances	Rm	584	515	457	13%	13%
Purchased book debts	Rm	891	728	561	22%	30%
Property and equipment	Rm	69	30	23	>100%	30%
Intangible assets	Rm	203	63	20	>100%	>100%
Goodwill	Rm	669	76	71	>100%	7%
Other assets	Rm	386	195	185	98%	5%
<b>Total assets</b>	Rm	<b>2 963</b>	<b>1 679</b>	<b>1 374</b>	<b>76%</b>	<b>22%</b>
<b>Liabilities</b>						
Bank overdrafts	Rm	-	-	8	n/a	(100%)
Interest-bearing liabilities	Rm	968	558	467	73%	19%
Senior debt	Rm	968	558	467	73%	19%
Group loans*	Rm	107	230	166	(53%)	39%
Other liabilities	Rm	531	285	246	86%	16%
<b>Total liabilities</b>	Rm	<b>1 606</b>	<b>1 073</b>	<b>887</b>	<b>50%</b>	<b>21%</b>
Segment net assets	Rm	1 357	606	487	>100%	24%
* The total group loans at 30 September 2017 of R107 million are repayable on demand as part of the group's treasury management function.						
<b>Financial measures</b>						
Non-interest revenue net of amortisation	Rm	1 368	852	823	61%	4%
Core cost-to-income ratio	%	79.3	77.4	82.5		
Average cost of borrowing	%	9.7	10.1	8.8		
Core return on average assets	%	9.4	11.3	9.9		
Core return on average equity	%	22.2	31.5	27.8		
Core return on average assets excluding TCBS	%	11.1	15.0	13.0		
Core return on sales	%	14.5	15.3	13.1		
Average assets	Rm	2 565	1 482	1 437	73%	3%
Average equity	Rm	1 051	534	510	97%	5%
Average interest-bearing liabilities	Rm	1 008	701	705	44%	(1%)
Employees	number	3 102	2 395	3 265	30%	(27%)

		Year ended 30 September			Movement	
		2017	2016	2015	2017	2016
<b>TCRS continued</b>						
<b>Operational measures</b>						
Contingency and fee-for-service (FFS)/principal collections revenue split	%	<b>63/37</b>	47/53	49/51		
<b>TCRS South Africa</b>						
Number of contingency and FFS clients	number	<b>86</b>	83	81	<b>4%</b>	2%
Number of direct staff	number	<b>2 017</b>	2 035	2 787	<b>(1%)</b>	(27%)
Call centres	number	<b>7</b>	6	11	<b>17%</b>	(45%)
Assets under management	Rbn	<b>33.2</b>	35.4	35.4	<b>(6%)</b>	0%
Contingency and FFS	Rbn	<b>21.0</b>	16.1	19.4	<b>30%</b>	(17%)
Principal	Rbn	<b>12.2</b>	19.3	16.0	<b>(37%)</b>	21%
Average book value of purchased book debts	Rm	<b>884</b>	599	538	<b>48%</b>	11%
Asset turnover ratio	%	<b>52.1</b>	71.1	71.7		
Estimated remaining collections	Rm	<b>1 673</b>	1 313	1 034	<b>27%</b>	27%
<b>TCRS Australia</b>						
Number of contingency and FFS clients	number	<b>41</b>	n/a	n/a	<b>n/a</b>	n/a
Number of direct staff	number	<b>543</b>	n/a	n/a	<b>n/a</b>	n/a
Call centres	number	<b>2</b>	n/a	n/a	<b>n/a</b>	n/a
Assets under management	Rbn	<b>9.6</b>	n/a	n/a	<b>n/a</b>	n/a
Contingency and FFS	Rbn	<b>9.6</b>	n/a	n/a	<b>n/a</b>	n/a
<b>TCBS</b>						
Gross loans and advances	Rm	<b>570</b>	497	433	<b>15%</b>	15%
Impairment provision	Rm	<b>(8)</b>	(1.1)	(1.1)	<b>(27%)</b>	0%
Loans and advances	Rm	<b>562</b>	486	422	<b>16%</b>	15%
<b>Servicer ratings</b>						
Primary Servicer (GCR rated)		<b>SQ1-(ZA)</b>	SQ1-(ZA)	SQ2+(ZA)		
Special Servicer (GCR rated)		<b>SQ1(ZA)</b>	SQ1(ZA)	SQ1-(ZA)		
<b>Environment: South Africa*</b>						
Credit active consumers (million)	number	<b>24.7</b>	23.9	23.1	<b>3%</b>	3%
Non-performing credit consumers (million)	number	<b>9.7</b>	9.6	10.4	<b>1%</b>	(8%)
Household debt to income	%	<b>72.6</b>	74.8	77.3		
Unemployment rate	%	<b>27.7</b>	27.1	25.5		

\* Latest available published information at time of reporting.

		Year ended 30 September			Movement	
		2017	2016	2015	2017	2016
<b>GROUP EXECUTIVE OFFICE*</b>						
<b>Summarised income statement</b>						
Net interest income	Rm	<b>45</b>	70	78	<b>(36%)</b>	(10%)
Non-interest revenue	Rm	<b>25</b>	-	-	<b>100%</b>	n/a
Operating costs	Rm	<b>(12)</b>	(1.1)	(5)	<b>9%</b>	>100%
Profit before tax	Rm	<b>58</b>	59	73	<b>(2%)</b>	(19%)
Profit after tax	Rm	<b>41</b>	41	51	<b>0%</b>	(20%)
Headline earnings	Rm	<b>41</b>	41	51	<b>0%</b>	(20%)
<b>Other information</b>						
Depreciation	Rm	<b>1</b>	1	-	<b>0%</b>	100%
<b>Summarised statement of financial position</b>						
<b>Assets</b>						
Cash and cash equivalents	Rm	<b>175</b>	443	518	<b>(60%)</b>	(14%)
Property and equipment	Rm	<b>2</b>	3	4	<b>(33%)</b>	(25%)
Other assets	Rm	<b>16</b>	89	279	<b>(82%)</b>	(68%)
<b>Total assets</b>	Rm	<b>193</b>	535	801	<b>(64%)</b>	(33%)
<b>Liabilities</b>						
Interest-bearing liabilities	Rm	<b>344</b>	437	744	<b>(21%)</b>	(41%)
Group loans	Rm	<b>(1 271)</b>	(1 143)	(1 185)	<b>11%</b>	(4%)
Other liabilities	Rm	<b>36</b>	1.1	20	<b>&gt;100%</b>	(45%)
<b>Total liabilities</b>	Rm	<b>(891)</b>	(695)	(421)	<b>28%</b>	65%
<b>Segment net assets</b>	Rm	<b>1 084</b>	1 230	1 222	<b>(12%)</b>	1%
Employees	number	<b>28</b>	25	21	<b>12%</b>	19%

\* Group executive office numbers are presented net of group consolidation entries.