

	Card				Personal loans			
	30 June		Change %	31 December	30 June		Change %	31 December
	2019	2018		2018	2019	2018		2018
Statement of comprehensive income (Rm)								
Net interest income	2 393	2 280	5	4 567	1 354	1 174	15	2 450
Non-interest income	1 425	1 363	4	2 831	185	177	5	344
Total income	3 818	3 643	5	7 398	1 539	1 351	14	2 794
Impairment losses	(1 133)	(861)	32	(1 478)	(637)	(536)	19	(1 105)
Operating expenses	(1 686)	(1 647)	2	(3 264)	(542)	(521)	4	(980)
Other expenses	(50)	(53)	(4)	(103)	(1)	(1)	—	(2)
Operating profit before income tax	949	1 083	(12)	2 553	358	293	22	707
Tax expense	(261)	(314)	(17)	(736)	(98)	(82)	19	(195)
Profit for the period	688	769	(11)	1 817	260	211	23	512
Headline earnings	523	613	(15)	1 482	243	198	23	484
Operating performance (%)								
Credit loss ratio	5.07	4.10		3.47	5.90	5.52		5.51
Non-interest income as % of income	37.3	37.4		38.3	12.0	13.1		12.3
Income growth	5	—		—	14	4		6
Operating expenses growth	2	6		4	4	5		(1)
Cost-to-income ratio	44.20	45.20		44.10	35.20	38.60		35.10
Statement of financial position (Rm)								
Loans and advances to customers	38 526	34 818	11	36 220	19 759	17 493	13	18 320
Loans and advances to banks	94	95	(1)	96	—	—		—
Investment securities	1 960	2 062	(5)	2 090	972	963	1	1 016
Other assets	12 005	11 636	3	11 625	603	442	36	504
Total assets	52 585	48 611	8	50 031	21 334	18 898	13	19 840
Deposits due to customers	1 709	1 707	0	1 821	14	9	47	11
Debt securities in issue	—	—	—	—	—	—	—	—
Other liabilities	49 334	46 532	6	47 063	21 077	19 150	10	19 804
Total liabilities	51 043	48 239	6	48 884	21 091	19 159	10	19 815
Financial performance (%)								
RoRWA	1.85	2.19		2.60	1.88	1.77		2.06
RoA	2.08	2.54		3.03	2.38	2.14		2.53

Transactions and Deposits				Everyday Banking			
30 June		31 December		30 June		31 December	
2019	2018	Change %	2018	2019	2018	Change %	2018
2 553	2 540	1	5 199	6 300	5 994	5	12 216
4 515	3 998	13	8 182	6 125	5 538	11	11 357
7 068	6 538	8	13 380	12 425	11 532	8	23 573
(225)	(278)	(19)	(524)	(1 995)	(1 675)	19	(3 108)
(5 077)	(4 860)	4	(9 913)	(7 305)	(7 028)	4	(14 156)
(35)	(29)	22	(65)	(87)	(82)	6	(170)
1 731	1 371	26	2 877	3 038	2 747	11	6 137
(485)	(379)	28	(799)	(844)	(775)	9	(1 730)
1 246	992	26	2 078	2 194	1 972	11	4 408
1 232	983	25	2 058	1 998	1 794	11	4 024
3.02	4.69		4.14	4.93	4.58		4.13
63.8	61.1		61.1	49.3	48.0		48.2
8	8		7	8	4		3
6	6		4	4	5		3
71.82	74.33		74.33	58.8	60.9		60.10
3 429	3 184	8	3 239	61 714	55 495	11	57 779
11 018	8 355	32	9 471	11 112	8 450	32	9 567
507	416	22	470	3 439	3 441	(0)	3 576
202 200	181 560	11	196 554	214 808	193 637	11	208 683
217 153	193 515	12	209 734	291 073	261 023	12	279 605
212 350	189 407	12	203 792	214 073	191 122	12	205 624
—	—	—	—	—	—	—	—
3 552	3 257	9	4 013	73 963	68 938	7	70 880
215 902	192 664	12	207 805	288 036	260 060	11	276 504
11.92	10.38		10.42	3.88	3.70		4.02
1.18	1.09		1.09	1.46	1.45		1.57