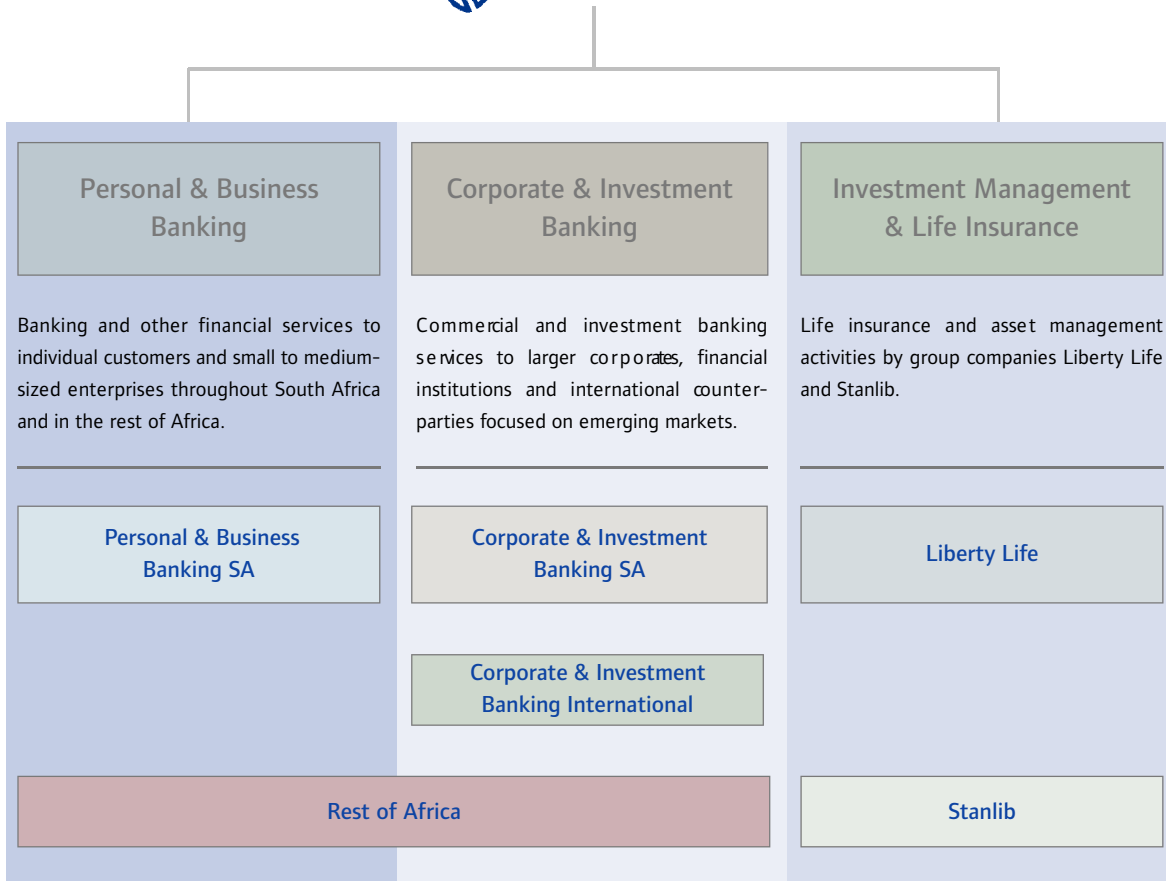
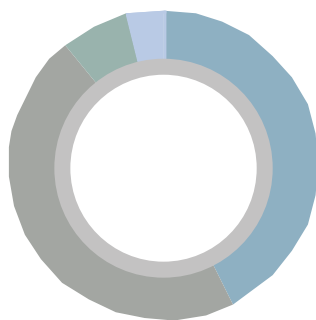


Overview – Group at a glance

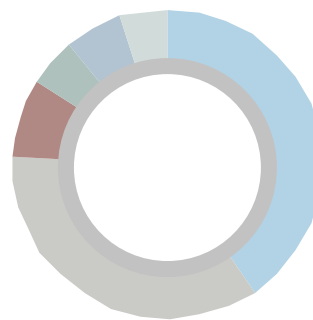


Normalised headline earnings contribution by major product areas (%)



- Personal & Business Banking 44% (2004: 44%)
- Corporate & Investment Banking 45% (2004: 50%)
- Investment Management & Life Insurance 7% (2004: 5%)
- Central and other 4% (2004: 1%)

Normalised headline earnings contribution by geographic business unit (%)



- Personal & Business Banking SA 41% (2004: 40%)
- Corporate & Investment Banking SA 36% (2004: 37%)
- Rest of Africa 8% (2004: 8%)
- Corporate & Investment Banking International 5% (2004: 9%)
- Liberty Life 6% (2004: 5%)
- Stanlib and other 4% (2004: 1%)

- Listed on JSE Limited, share code SBK.
- Market capitalisation R103 billion (USD16 billion).
- Total assets R756 billion (USD119 billion).
- Operates in 17 African countries and 21 countries outside Africa.
- 40 245 employees, 32 632 in South Africa.
- 746 branches in South Africa, 238 in the rest of Africa.
- 3 768 ATMs in South Africa, 383 in the rest of Africa.

Group representation

