

Group performance overview

We offer all our customers across the continent a range of personal, business, corporate and investment, wealth management and insurance solutions.

Diverse and transforming Group

Number of employees
40 856
(2017: 41 703)

Women
61.1%
(2017: 61.2%)

Women in senior management
34.9%
(2017: 34.1%)

South Africa

Total Black
74.0%
(2017: 73.2%)

Senior Black management
49.3%
(2017: 44.3%)

B-BBEE level 2
(2017: level 2)

Income
R75.7bn¹
(2017: R73.0bn)

Headline earnings
R16.1bn¹
(2017: R15.6bn)

Return on equity (%)¹

Assets
R1.3trn (2017: R1.2trn)

Dividend per ordinary share (cents)

Assets under management
R337bn (2017: R335bn)

Strong deposits and loans

Group loans and advances to customers
R842bn
(2017: R750bn)

Group deposits due to customers
R736bn
(2017: R690bn)

Sound risk profile

Stage 3 loans ratio to gross loans and advances
5.1%
(2017: 5.6%)

Credit loss ratio
0.73%
(2017: 0.87%)

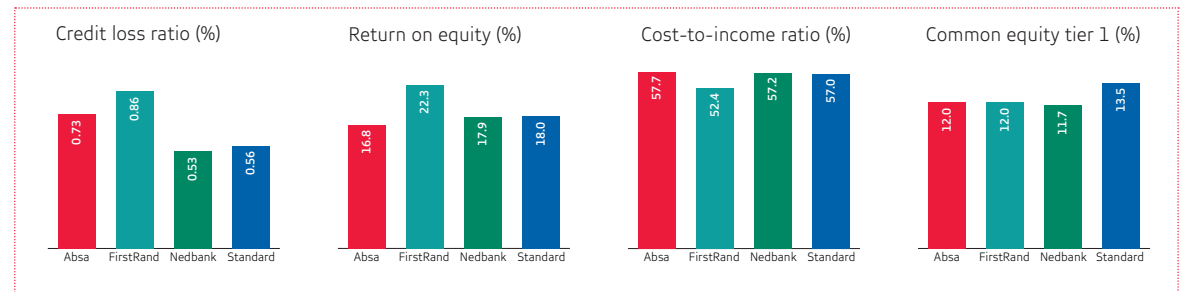
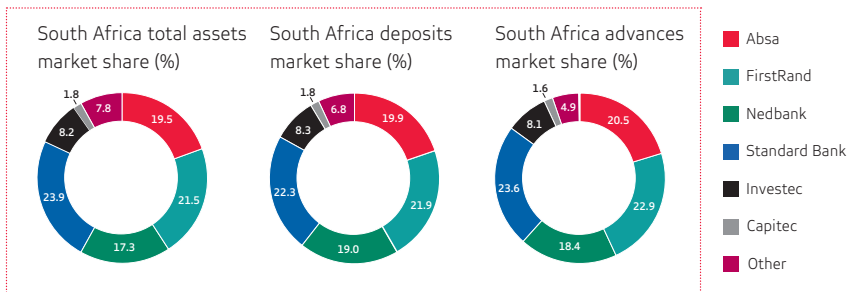
Significant capital and liquidity

Common equity tier 1 ratio
12.0%¹
(2017: 12.1%)

Liquidity coverage ratio
116.7%
(2017: 107.5%)

¹ Normalised
² Rebased to reflect IFRS 9 impact

Absa within the South African banking context



Source: South African Reserve Bank BA 900 31 December 2018

¹ IFRS 9 day 1 impact is being phased in over a three-year period with exception of Nedbank.
² Absa and FirstRand report return on equity on a normalised basis while Nedbank reports on a headline earnings basis excluding goodwill.
³ Nedbank and FirstRand include associate income in the calculation of the cost-to-income ratio, whereas Absa and Standard Bank exclude associate income.
Source: Peer reports