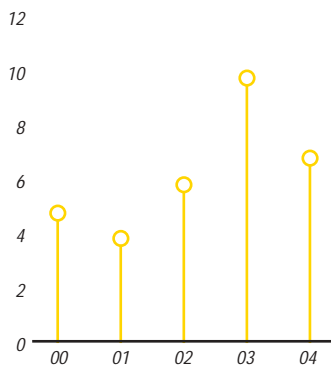
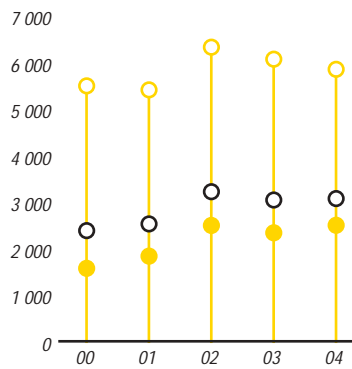


# Financial Performance

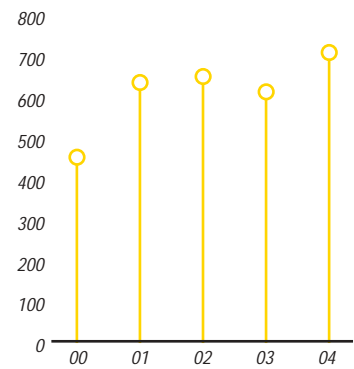
**Return on average total assets (%)**



**Funding of assets (R millions)**

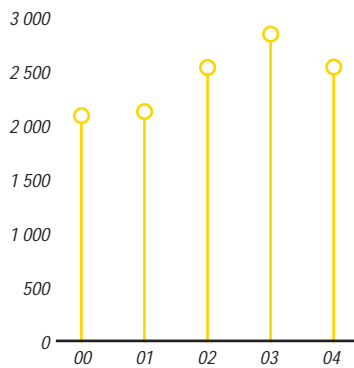


**Productivity of assets (Assets per R1 000 turnover)**



- Non-interest bearing debt
- Borrowings
- Permanent capital

**Creation of value (R millions)**



**People productivity (Value ratio)**

