

income statements

for the year ended 31 March 2006

	Notes	Group		Company	
		2006 Rm	2005 Rm	2006 Rm	2005 Rm
Revenue		2 874.5	2 511.2	-	-
Merchandise sales		1 567.8	1 351.9	-	-
Finance charges earned		674.4	605.0	-	-
Insurance premiums earned	16	400.4	357.6	-	-
Services rendered		231.9	196.7	-	-
Cost of merchandise sales	17	(1 020.6)	(885.0)	-	-
Operating costs		(1 183.7)	(1 043.5)	(3.3)	(2.4)
Employment costs	18.1	(439.9)	(406.0)	-	-
Share-based payments	18.2	(58.7)	(10.8)	-	-
Administration and IT		(152.3)	(134.5)	-	-
Bad debts and impairment provision	19	(115.5)	(101.6)	-	-
Marketing		(89.1)	(79.6)	-	-
Occupancy costs		(98.3)	(87.9)	-	-
Transport and travel		(98.4)	(85.6)	-	-
Depreciation		(35.0)	(36.9)	-	-
Other operating costs		(96.5)	(100.6)	(3.3)	(2.4)
Operating profit	21	670.2	582.7	(3.3)	(2.4)
Investment income	22	28.9	37.6	165.2	63.6
Profit before finance costs		699.1	620.3	161.9	61.2
Interest received	23.2	5.9	12.1	-	-
Interest paid	23.1	(18.7)	(54.8)	-	-
Profit before taxation		686.3	577.6	161.9	61.2
Taxation	24	(237.6)	(182.4)	-	-
Net profit attributable to ordinary shareholders		448.7	395.2	161.9	61.2
Earnings per share (cents)	25	461.2	395.2		
Diluted earnings per share (cents)	25	460.2	395.2		
Dividends paid per share (cents)		162.0	61.0		
Dividends declared per share (cents)		225.0	135.0		