

2012 Highlights

Making things happen for all stakeholders in a challenging economic environment.

Financial highlights

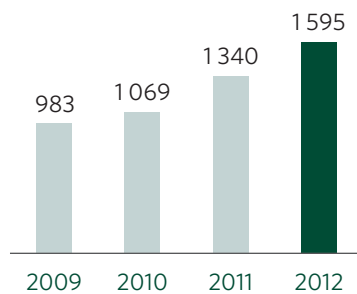
Headline earnings

Rm



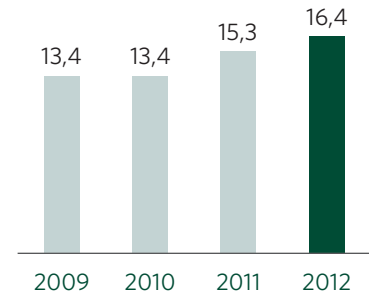
Diluted headline earnings per share

cents



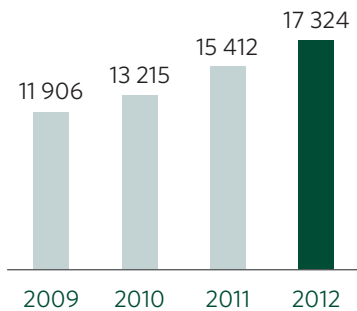
Return on equity (excluding goodwill)

%



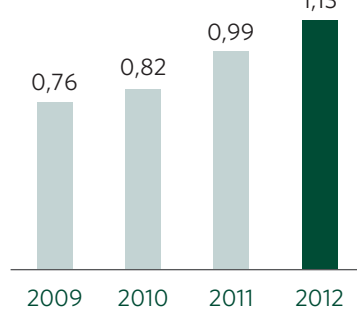
Non-interest revenue

Rm



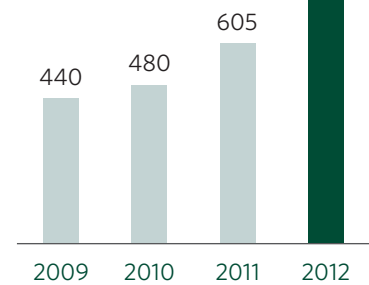
Return on assets

%



Ordinary dividend per share

cents



GRI 3.1: EC1

Non-financial highlights

Staff



Staff
Pg 18 - 19



Appointed 452 additional permanent employees

Cultural entropy level of 10% at worldclass levels

Continued high levels of staff morale

609 managers through business education and executive education training programmes

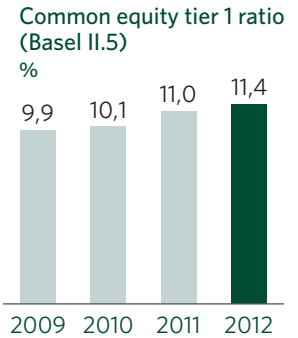
1 312 employees through Leading for Deep Green training programme

8 500 staff through diversity training programme

Regulators



Regulators
Pg 26 - 27



11,6% pro forma Basel III common equity ratio (CER) (or 11,4% Basel II.5)

Contributing to working groups on new regulation

Worldclass Internal Capital Adequacy Assessment Process and Internal Liquidity Adequacy Assessment Process maintained

Nedbank debt rating upgraded in July in line with peers by Fitch

R6,2bn total tax paid to SA government in direct, indirect and payroll taxes

Clients



Clients
Pg 20 - 23

Grew total retail individual and small business clients by 655 841

R144bn new loans extended

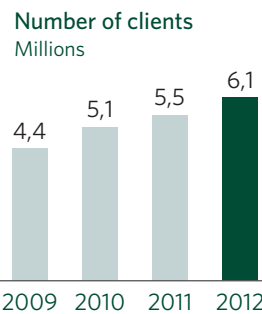
80 new staffed outlets

476 more ATMs

Client satisfaction scores at multiyear highs

Exciting innovations launched such as Nedbank App Suite™, Approve-it™, MyFinancialLife™, Small Business Friday and the home loan online application process

Euromoney's best bank in SA in 2012



Shareholders

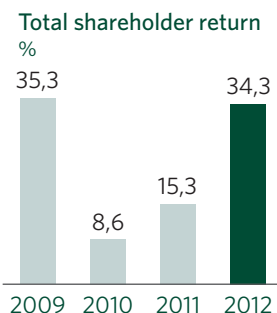


34,3% total shareholder return

Delivered R1 511m economic profit

Participate in Africa growth opportunity through rights to acquire 20% in Ecobank Transnational Incorporated

Continued recognition for leadership in transparent reporting



Shareholders
Pg 24 - 25



Communities
Pg 28 - 33

Communities

Most transformed JSE Top 50 company under dti Codes

Achieved dti Code level 2 for fourth consecutive year

Contributed R116m to socioeconomic development

73% local procurement spend

Maintained position as Africa's only carbon-neutral bank

Operational water consumption addressed through support of the WWF-SA Water Balance Programme

Financial Times 2012 Sustainable Bank of the Year Middle East and Africa

Official sponsor of the WWF Sustainable Agriculture Programme

