

Business Models for a Brave New World

P. Schlebusch

CEO: PBB Standard Bank South Africa



Contents

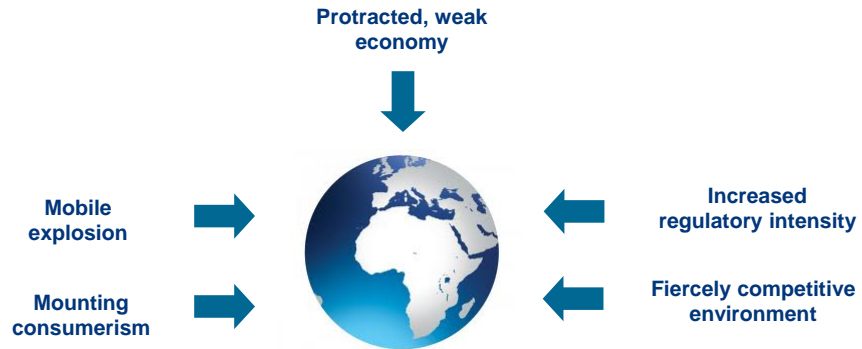
1

	Slide
1. Context of the new world	2
2. Building a new bank – our basis for competing	3
3. Recent financial results	17
4. Concluding thoughts	18



Context of the new world

2




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Our chosen basis to compete

3

- 1 Great customer service and customer centricity
- 2 Convenience and accessibility 24/7/365
- 3 Value for money
- 4 Increased efficiency and effectiveness
- 5 Committed and engaged staff

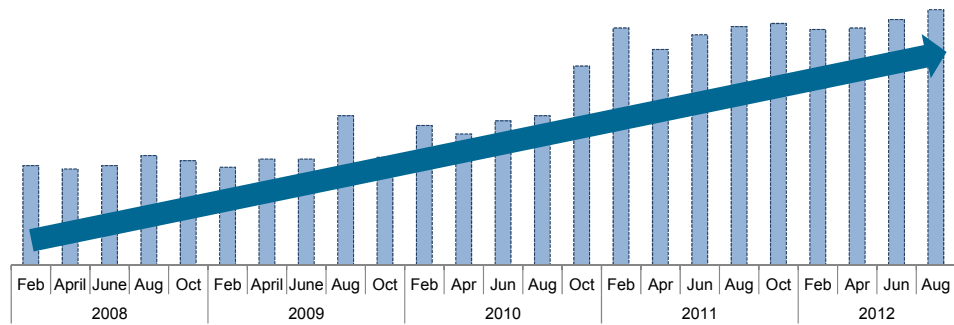
 Execution of this strategy is paramount

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The foundation is great customer service

4

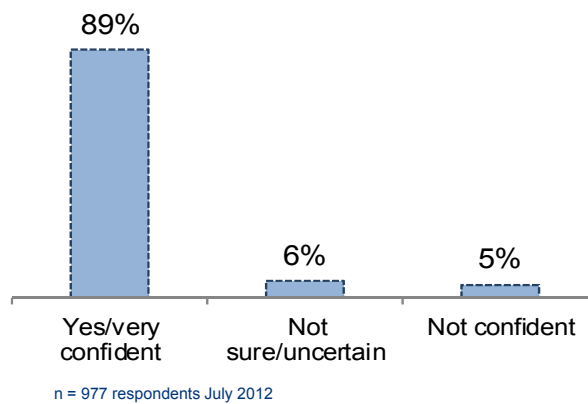
Independent front office service scores



Our people are confident in the future of the bank

5

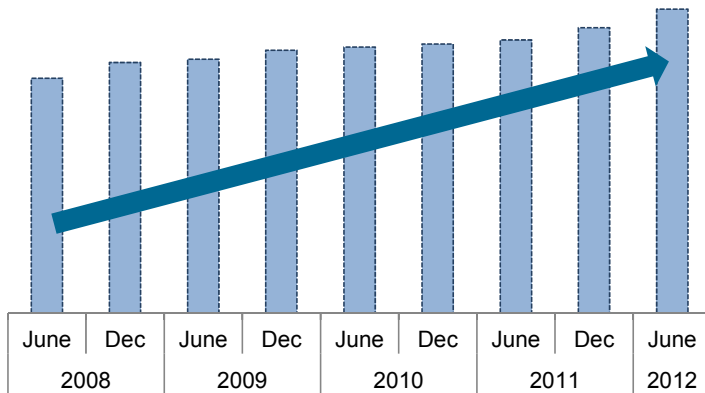
July 2012 staff survey



Continuing customer growth

6

Customer numbers 2008 to June 2012



Engaged and committed people delivering sales

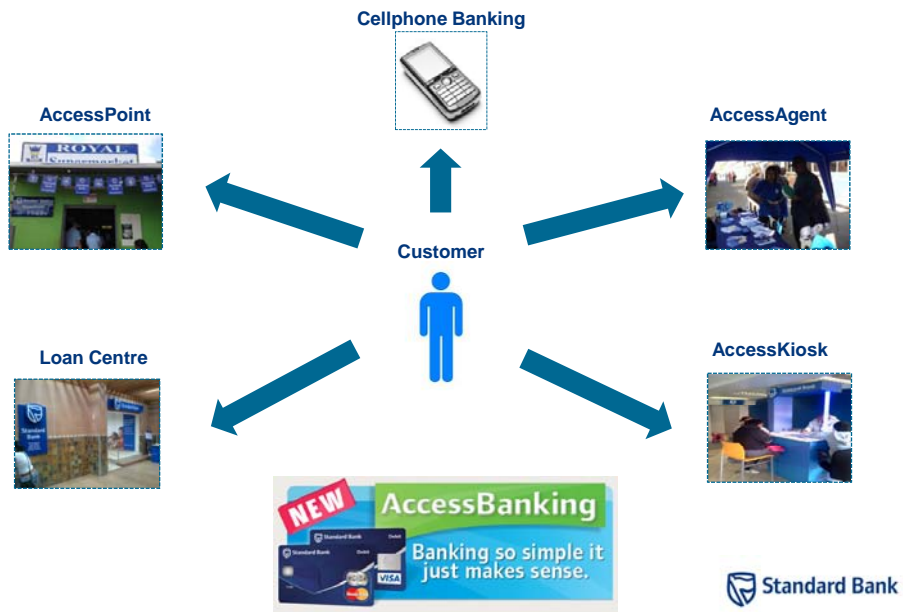
7

Focus on transactional banking accounts



Creating a whole new ecosystem for customers

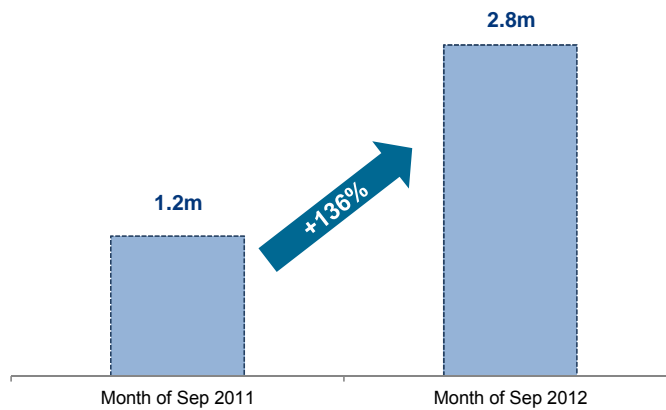
8



Building sustainability with low cost, pervasive channels and high volumes

9

Number of monthly transactions at AccessPoints

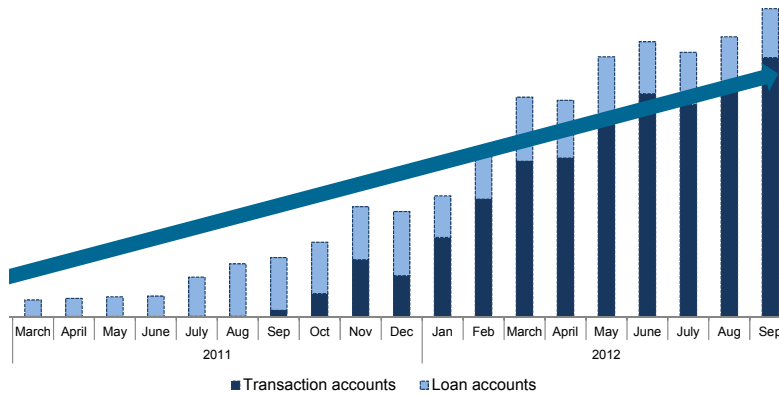


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Core banking transformation- changing the heart of what we do

10

New accounts on the core banking system



A SAP world first: paperless, mobile and 33% of the time taken to open an account



Core banking transformation - changing the heart of what we do

11



A well trained consultant should open an account in 8 minutes



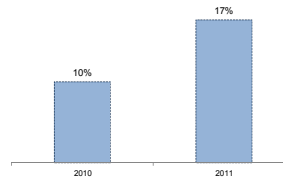
Adapting to new ways of interacting

12

Standard Bank App



Year on year growth in electronic transactions



Payment Innovations



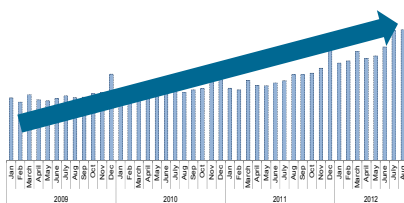
Customer behaviour is changing quickly and we have adapted



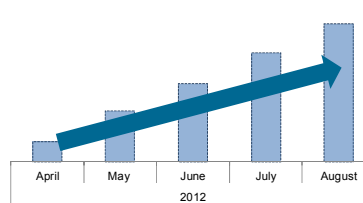
Continually growing our share of the market

13

Card acquiring merchant turnover



Growth of Bizlaunch accounts



Public sector wins

Municipality/public sector entity wins

2010: 2

2011: 12

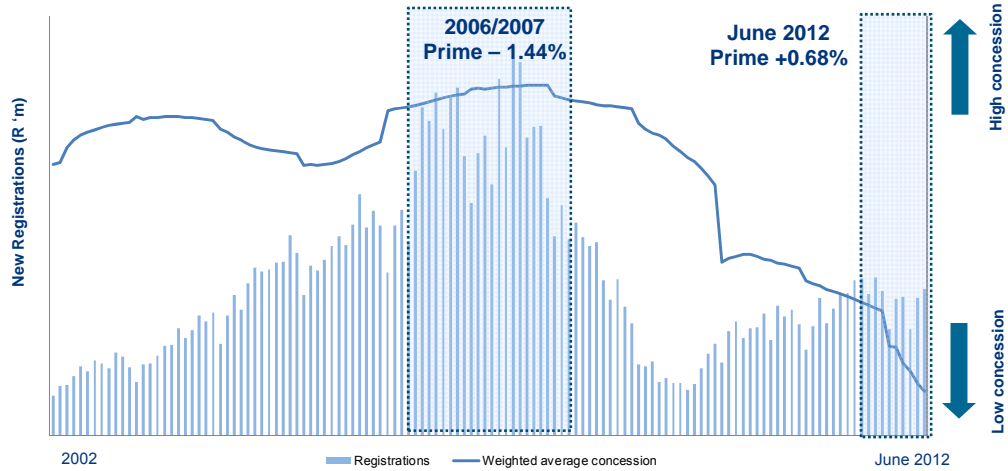
2012: 13



Home loans – there for customers, creating returns for shareholders

14

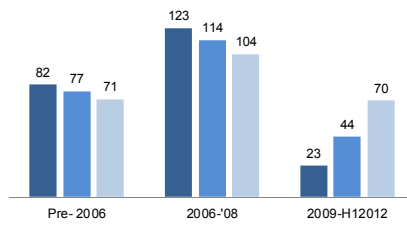
Home loans weighted average concession and new registrations



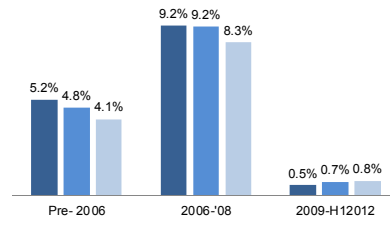
Home loans – trading out of a difficult situation

15

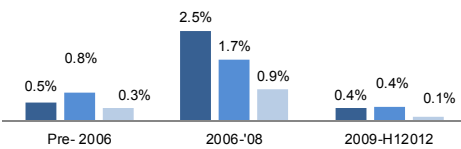
Loan balances by vintage



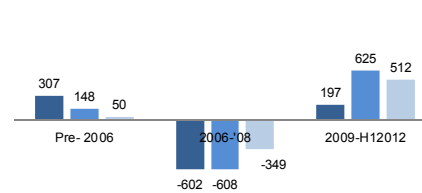
NPLs as a % of assets per vintage



Credit loss ratio per vintage (specific and general)



Headline earnings per vintage



Legend



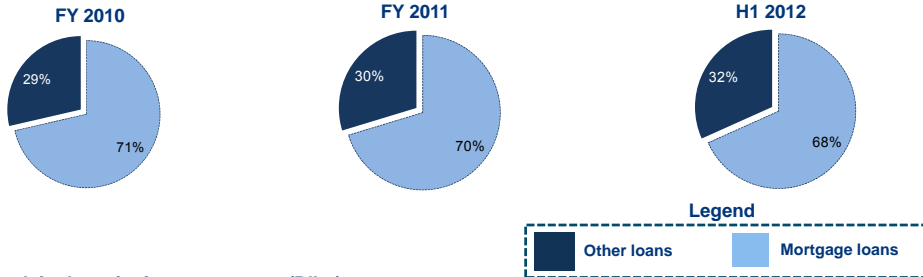
Please note these figures are for the core portfolio only



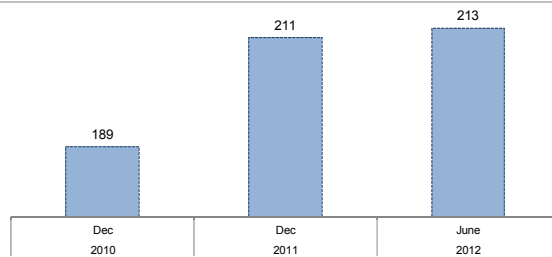
Balance sheet – the mix is changing

16

Loans to customers 2010 to H1 2012 split between mortgage loans and other



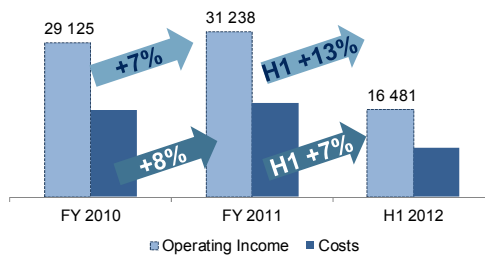
Growth in deposits from customers (R'bn)



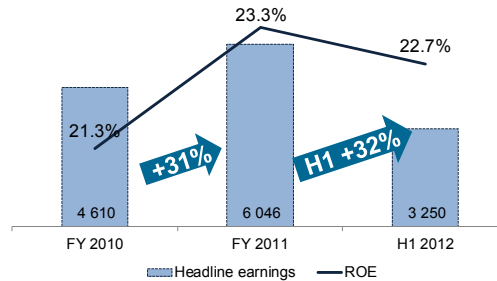
Translating the new bank into recent financial results

17

Growth in operating income



Delivering the bottom line results












Despite significant investment to grow we are delivering solid results



We are confident we have the right business model for the future

18

-  Great customer service and customer centricity 
-  Convenience and accessibility 24/7/365 
-  Value for money 
-  Increased efficiency and effectiveness 
-  Committed and engaged staff 