



**Integrated Report** |  
**for the year ended 30 September 2013**



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## IBC CORPORATE INFORMATION



## HOW TO GET THE MOST FROM OUR INTEGRATED REPORT



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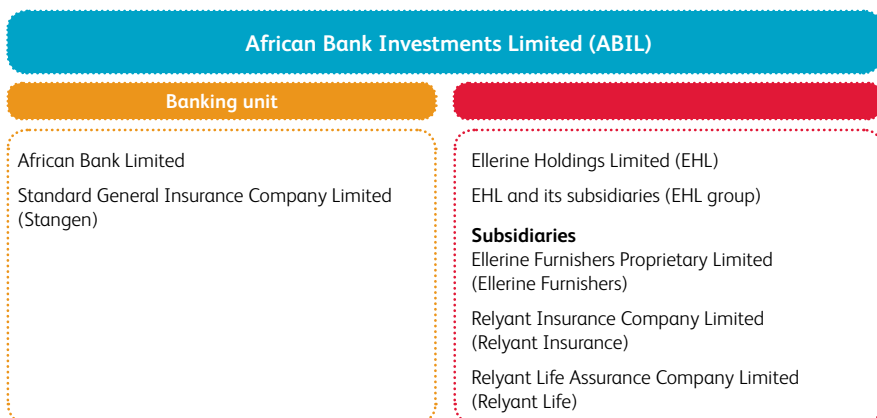
## Scope and boundary

### About our report

Our integrated report is published annually and presents an overview of the activities, practices and performance of African Bank Investments Limited (ABIL) for the 12-month financial year from 1 October 2012 to 30 September 2013. The report offers financial and non-financial information to enable our stakeholders to make an informed decision about their future engagement with us, and which addresses all the material issues pertaining to the business. The information has been selected to cater for the interests of stakeholders who require a broad, contextual overview of the present and future performance and direction of the ABIL group. Stakeholders with more in-depth requirements in terms of any section of the report are invited to contact ABIL directly or visit our websites for further information.

### Scope of our report

The 2013 integrated report covers relevant aspects of all the South African operations of the ABIL group, which include the following two major business units:



Stangen is included in the Banking unit as its activities are closely related to those of African Bank. As a result, the outcome of these business activities is measured as one entity.

The foreign operations of the Ellerine Holdings Limited (EHL) group are not material in the context of the ABIL group and these operations have been excluded from the scope of this report. There has been no change in the scope and boundary of this report relative to previous reports. There have been minor changes to the structure of the report, but all data remains consistent and comparable.

Although ABIL has communicated its intent to accelerate the disposal of the furniture retail business, the EHL group is included in this report. There have been no other significant changes in size, structure or ownership during the current reporting period other than through organic growth of operations. Investors should note that ABIL has announced a R5,5 billion rights issue, which will be concluded early in the 2014 financial year. The number of stores and branches opened and closed was at a level similar to previous years.

There have been restatements of financial information provided in earlier reports and these have been indicated in the relevant sections.