

Absa Group company collected consensus

30 October 2024

IFRS, Rm	FY23A	FY24	YoY	FY25	YoY	FY26	YoY
Net interest income	68055	71691	5%	75995	6%	81221	7%
Non-interest revenue	36587	38106	4%	40377	6%	42717	6%
Total revenue	104642	109797	5%	116373	6%	123938	7%
Operating expenses	55704	58662	5%	62478	7%	66550	7%
Credit impairment charges	15535	15445	-1%	14566	-6%	14383	-1%
Profit before tax	30250	32545	8%	36287	11%	39878	10%
Headline earnings	20074	21548	7%	24165	12%	26635	10%
Implied pre-provision profit	48938	51135	4%	53894	5%	57388	6%
Credit loss ratio (%)	1.18	1.12		0.99		0.91	
Cost-to-income ratio (%)	53.2	53.4		53.7		53.7	
RoE (%)	14.4	14.5		15.2		15.6	
Diluted headline EPS (R)	24.15	25.94	7%	29.06	12%	32.00	10%
Dividend per share (R)	13.70	14.22	4%	16.06	13%	17.47	9%
Implied dividend payout (%)	57	55		55		55	

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