Company Information Report

Contact Details

Home Country:	Postal Address:	Postal Address:	City:	Area code:	Head Office Telephone:	Email:	Website:	Company Registration Date::	Latest Annual Report:	Recording Currency:
South Africa	Private Bag X170	Halfway House	Gauteng	1685	+27 11 256 9000	investor.relations@africanbank.co.za	http://www.abil.co.za	1946/01/01	2013/09/30	ZAR

GUF Information

GUF in this sector:	Signed an IFA:	IFA signing Date:
UNI	No	0

Sector Information

Sector:	Stock Exchange Listings:	Major Competitors:
Banking and Financial Services	Johannesburg Stock Exchange (JSE)	0

Five Major Shareholders

15% Government Employees Pension Fund
7% ABIL's BEE programmes
4% Liberty Life Association of Africa
2% Ishares MSCI Emerging Markets Index Fund
2%

Leon Kirkinis

Company Performance Report

Company Performance in US Dollars - USD

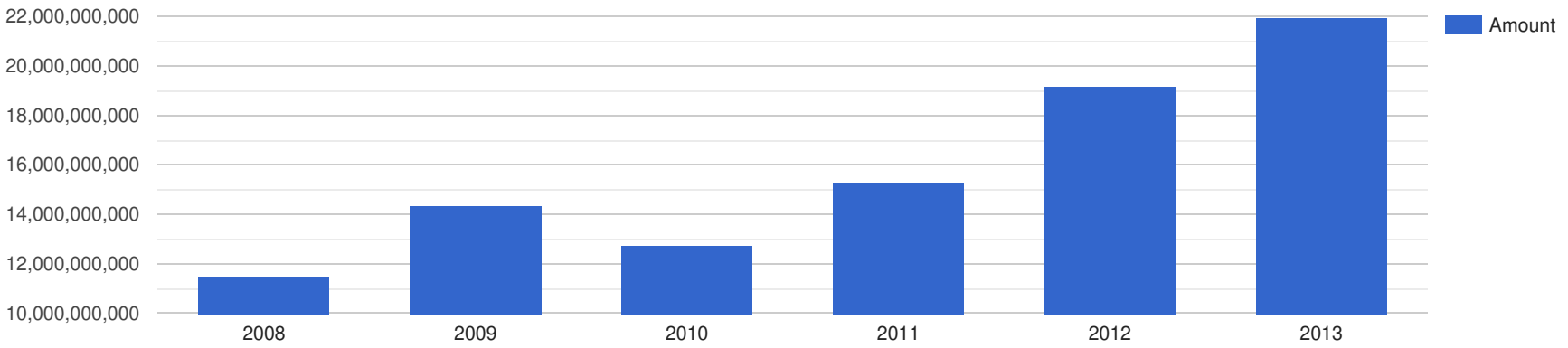
Year End:	Revenue:	Profit Before Tax:	Assets:	Liabilities:
2008	1,393,833,132	301,330,109	3,554,171,705	2,053,325,272
2009	1,670,006,991	325,099,045	3,991,959,916	2,517,128,874
2010	1,796,667,608	404,123,129	5,535,441,966	3,716,887,885
2011	2,208,526,012	505,635,838	7,282,225,434	5,264,161,850
2012	2,384,577,114	546,890,547	7,920,646,766	6,001,119,403
2013	2,358,387,097	-429,032,258	7,254,408,602	6,200,215,054

Company Performance in South African Rand - ZAR

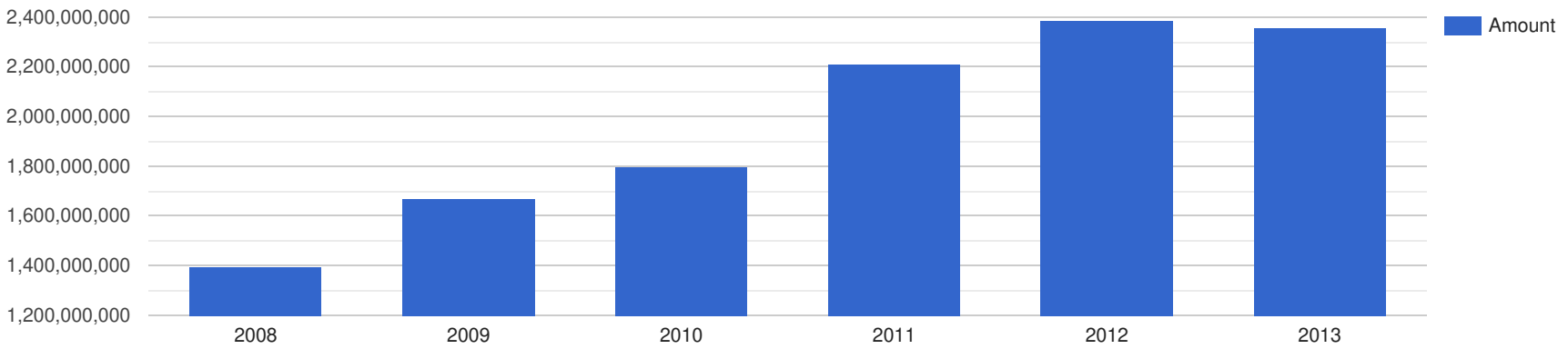
Year End:	Revenue:	Profit Before Tax:	Assets:	Liabilities:
2008	11,527,000,000	2,492,000,000	29,393,000,000	16,981,000,000
2009	14,332,000,000	2,790,000,000	34,259,000,000	21,602,000,000
2010	12,724,000,000	2,862,000,000	39,202,000,000	26,323,000,000
2011	15,283,000,000	3,499,000,000	50,393,000,000	36,428,000,000
2012	19,172,000,000	4,397,000,000	63,682,000,000	48,249,000,000
2013	21,933,000,000	-3,990,000,000	67,466,000,000	57,662,000,000

Company Performance Changes Report

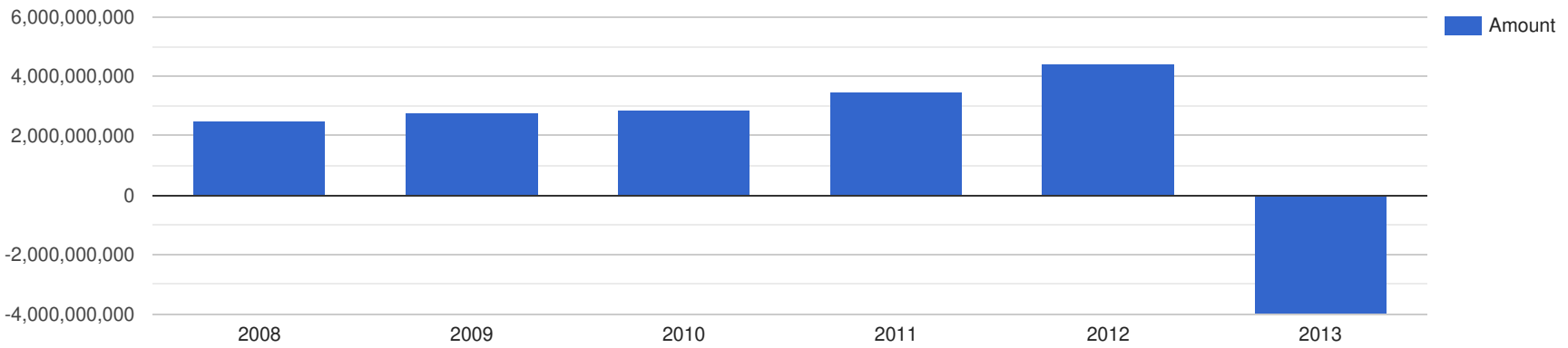
Company Revenue - ZAR



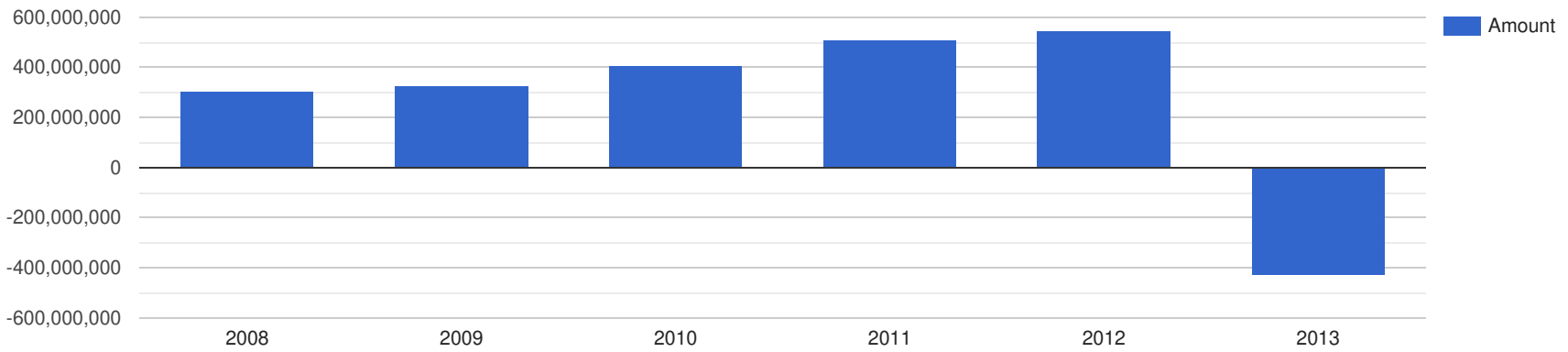
Company Revenue - USD



Company Profit Before Tax - ZAR



Company Profit Before Tax - USD



Company Directors Report

CEO Biography - USD:

Year End:	Director Surname:	Director Name:	Director Gender:	Full Year on Board?:	Full year in position?:
2008	Kirkinis	Leonidas	Male	Yes	Yes
2009	Kirkinis	Leonidas	Male	Yes	Yes
2010	Kirkinis	Leonidas	Male	Yes	Yes
2011	Kirkinis	Leonidas	Male	Yes	Yes
2012	Kirkinis	Leonidas	Male	Yes	Yes
2013	Kirkinis	Leonidas	Male	Yes	Yes

CEO Remuneration - USD:

Financial Year:	Salary:	Benefits:	Cash Bonus	Other:	Total Annual:	LTI Payment:	Total Including LTI:
2008	245,586	19,105	302,297	0	566,989	0	566,989
2009	232,813	22,256	174,784	0	429,853	0	429,853
2010	277,503	31,352	0	0	308,855	0	308,855
2011	284,104	31,503	0	0	315,607	0	315,607
2012	244,527	0	27,114	0	271,642	0	271,642
2013	211,398	23,441	0	0	234,839	0	234,839

Executive Director Remuneration - USD:

Financial Year:	No. of EDs:	Total Salary:	Cash Bonus	Other:	Total Annual:
2008	5	1,390,931	2,545,466	278,186	509,093
2009	6	1,517,362	2,533,559	252,894	422,260
2010	6	1,935,885	2,267,476	322,647	377,913
2011	6	1,911,153	3,140,158	318,526	523,360
2012	5	1,668,905	2,565,174	333,781	513,035
2013	4	1,255,914	1,458,172	313,978	364,543

Non-Executive Director Remuneration - USD:

Financial Year:	No. of NEDs:	Total Fees:	Average Fees
2008	11	375,091	34,099
2009	10	451,643	45,164
2010	7	575,766	82,252
2011	10	610,961	61,096
2012	7	593,159	84,737
2013	8	550,108	68,763

CEO Remuneration - ZAR:

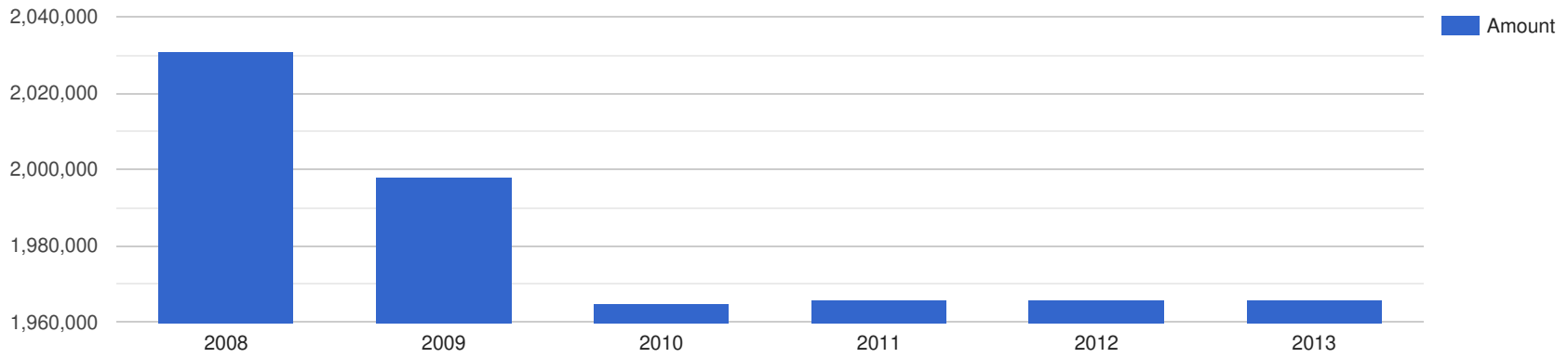
Financial Year:	Salary:	Benefits:	Cash Bonus	Other	Total Annual	LTI Payment	Total Including LTI
2008	2,031,000	158,000	2,500,000	0	4,689,000	0	4,689,000
2009	1,998,000	191,000	1,500,000	0	3,689,000	0	3,689,000
2010	1,965,000	222,000	0	0	2,187,000	0	2,187,000
2011	1,966,000	218,000	0	0	2,184,000	0	2,184,000
2012	1,966,000	0	218,000	0	2,184,000	0	2,184,000
2013	1,966,000	218,000	0	0	2,184,000	0	2,184,000

Executive Director Remuneration - ZAR:

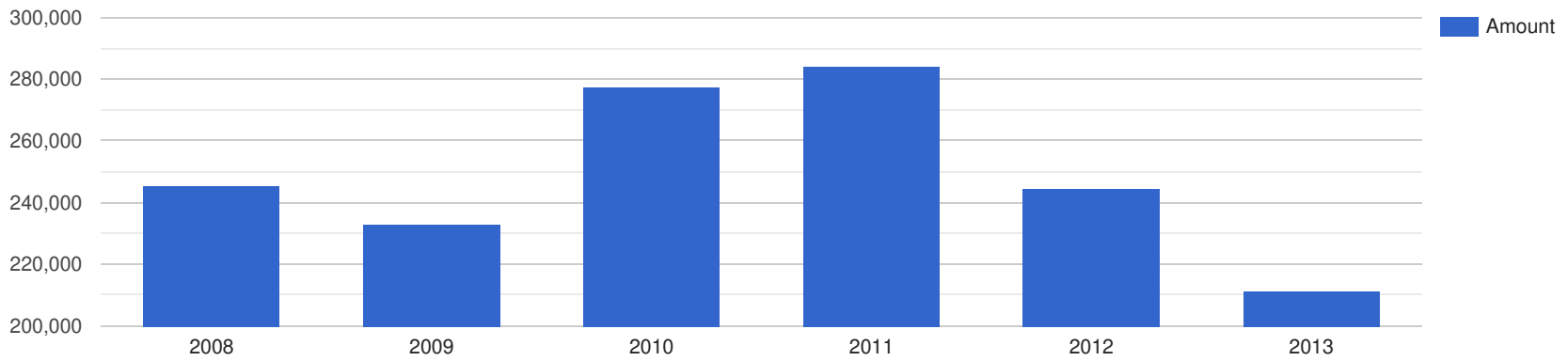
Financial Year:	No. of EDs:	Total Salary:	Total Annual Remuneration	Average Salary	Average Remuneration
2008	5	11,503,000	21,051,000	2,300,600	4,210,200
2009	6	13,022,000	21,743,000	2,170,333	3,623,833
2010	6	13,708,000	16,056,000	2,284,667	2,676,000
2011	6	13,365,000	21,947,000	2,227,500	3,657,833
2012	5	13,418,000	20,624,000	2,683,600	4,124,800
2013	4	11,680,000	13,561,000	2,920,000	3,390,250

Company Directors Fee Changes

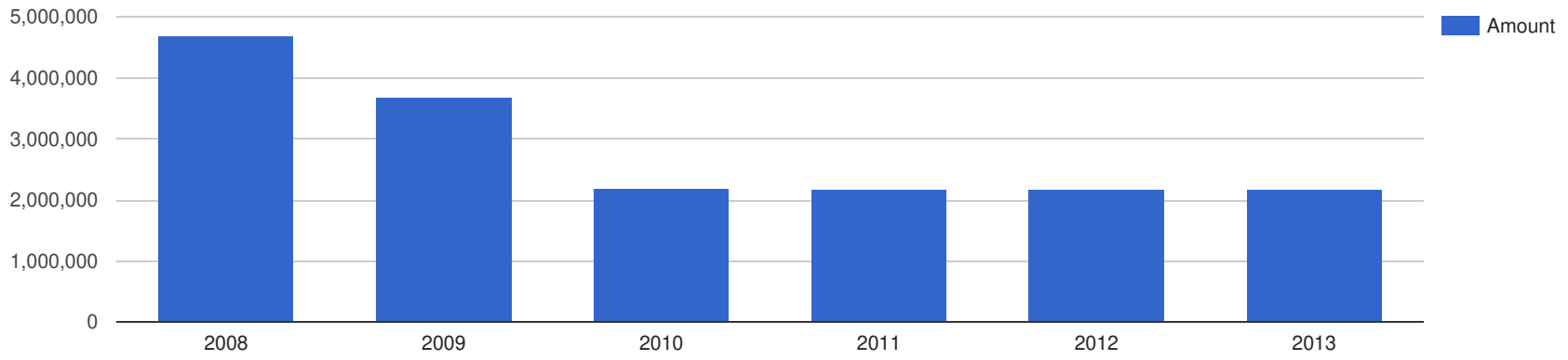
CEO Salary - ZAR



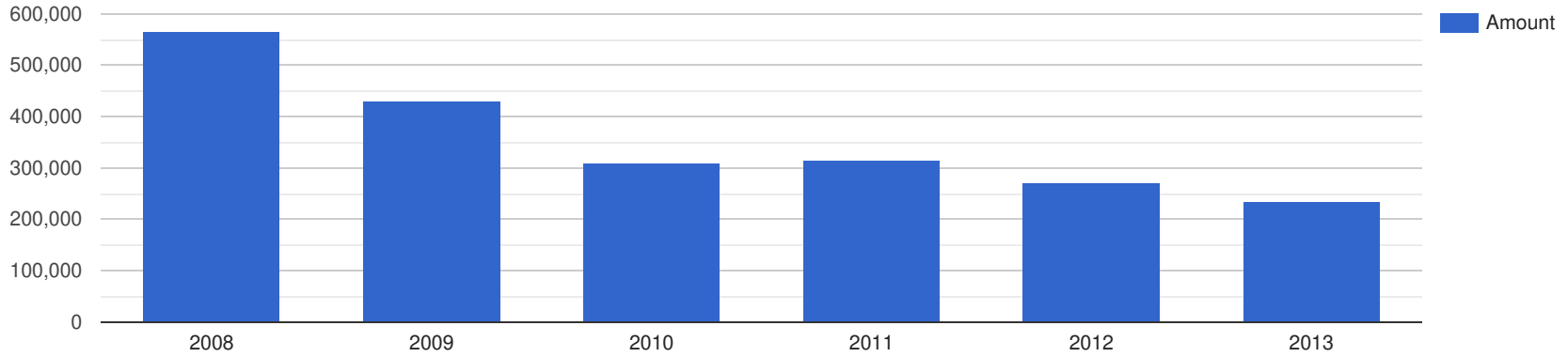
CEO Salary - USD



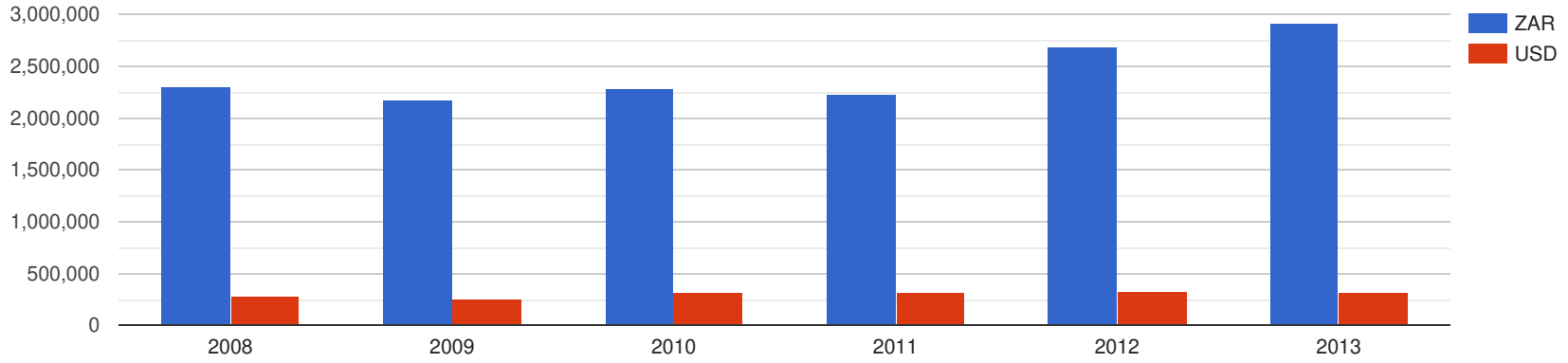
CEO Remuneration - ZAR



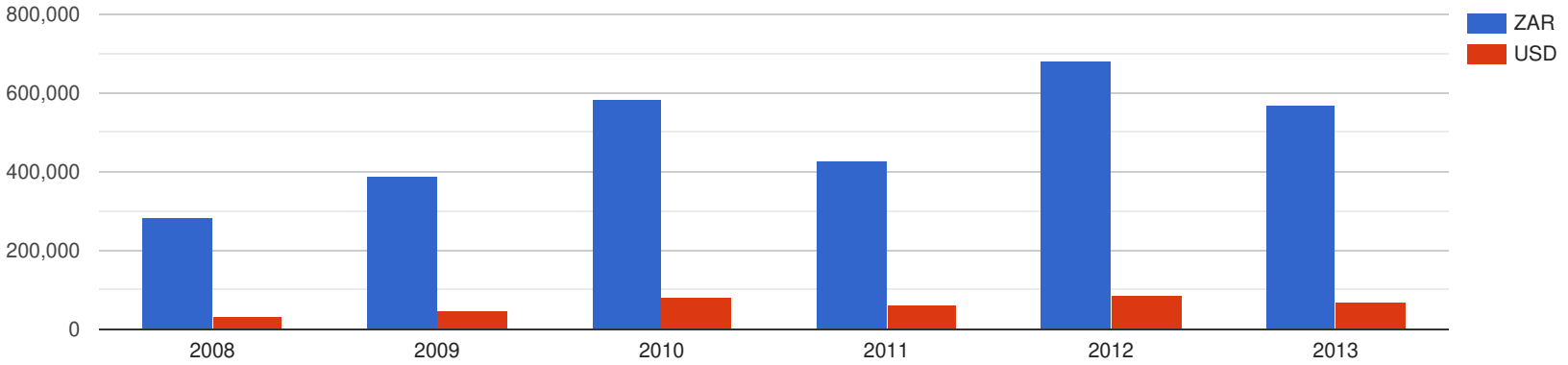
CEO Remuneration - USD



Average Executive Director Salary



Average Non-Executive Director



Company Employees Report

Total Employee Count:

Year End:	No. Employees:	No. Contractors	Total Workforce
2008	0	0	19302
2009	0	0	16930
2010	0	0	15927
2011	0	0	4978
2012	0	0	5182
2013	0	0	7844

Countries of Operation:

Country of Operation:	Is This the Home Country?	Is There a Recognition Agreement?	Country notes
South Africa	Yes	No	The group is partitioned into two main subsidiary grouping - African Bank and EHL. Unionisation is 52% and 34% for African Bank and EHL respectively. The Retail unit has a two-year wage and conditions of employment agreement with SACCAWU. 2013: 56% - African Bank; 28% - EHL
Botswana	No	No	0
Swaziland	No	No	0
Lesotho	No	No	0
Zambia	No	No	0
Namibia	No	No	0

Total Employee Count:

Country:	Year End:	No. Operations	No. Employees:	No. Contractors:	Total Workforce:	Union(s):	Degree of Unionisation:	Min Wage (Local) Per Month:	Min Wage USD (Per Annum):	Min Wage USD (Per Annum):
South Africa	2013	0	0	0	0	SACCAWU	56.000	0	0	No
Botswana	2013	0	0	0	0	0	0	0	0	No
Lesotho	2013	0	0	0	0	0	0	0	0	No
Namibia	2013	0	0	0	0	0	0	0	0	No
Swaziland	2013	0	0	0	0	0	0	0	0	No
Zambia	2013	0	0	0	0	0	0	0	0	No