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	0	PO Box 7735, Johannesburg, 2000	Johannesburg	2000	011 350 4000	investorrelations@barclaysafrica.com	www.barclaysafrica.com	1986/01/01	2017/12/31	ZAR

GUF Information

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

Sector Information

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

Five Major Shareholders

35%
Barclays Bank PLC (UK)

15%
Barclays Africa Group Holdings Ltd

7%
Public Investment Corporation SOC Ltd

5%
Old Mutual Plc

2%

Allan Gray Investment Council

Company Performance Report

Company Performance in US Dollars - USD

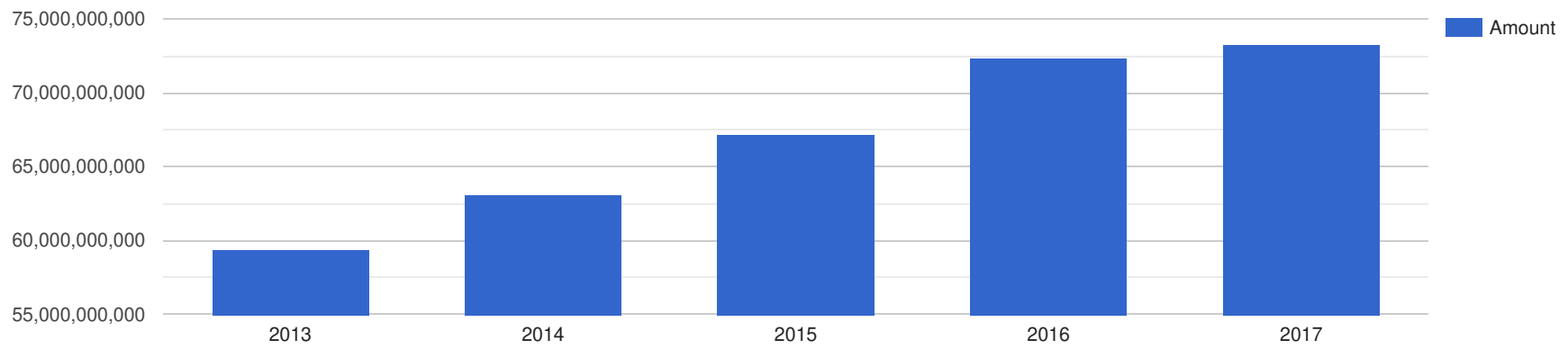
Year End:	Revenue:	Profit Before Tax:	Assets:	Liabilities:
2013	6,188,125,000	1,885,000,000	99,958,229,167	91,083,125,000
2014	5,828,716,528	1,820,590,951	91,543,305,633	83,145,798,707
2015	5,266,300,940	1,669,514,107	89,702,507,837	81,971,551,724
2016	5,261,191,860	1,575,726,744	80,016,206,395	72,583,066,860
2017	5,378,209,831	1,531,841,526	85,545,047,689	76,809,904,622

Company Performance in South African Rand - ZAR

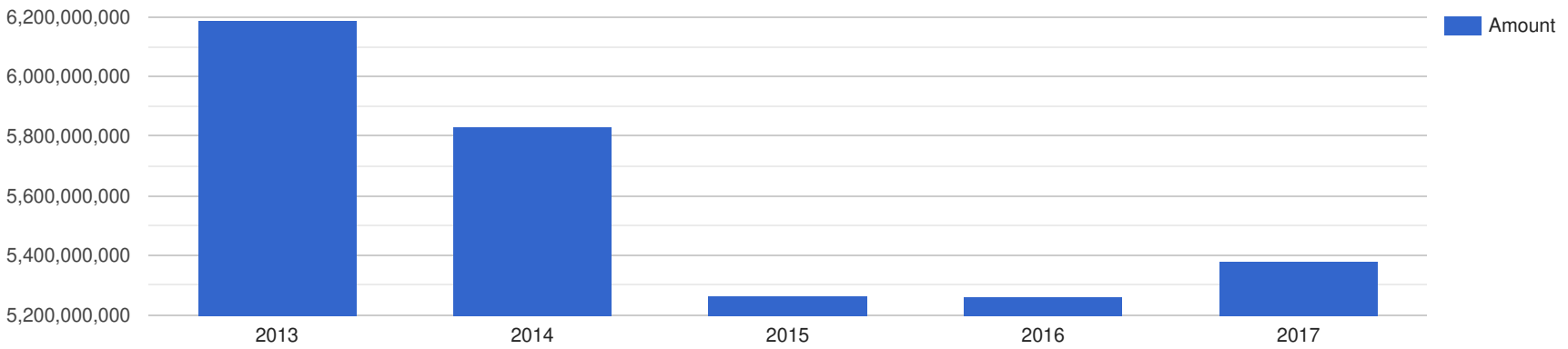
Year End:	Revenue:	Profit Before Tax:	Assets:	Liabilities:
2013	59,406,000,000	18,096,000,000	959,599,000,000	874,398,000,000
2014	63,125,000,000	19,717,000,000	991,414,000,000	900,469,000,000
2015	67,198,000,000	21,303,000,000	1,144,604,000,000	1,045,957,000,000
2016	72,394,000,000	21,682,000,000	1,101,023,000,000	998,743,000,000
2017	73,305,000,000	20,879,000,000	1,165,979,000,000	1,046,919,000,000

Company Performance Changes Report

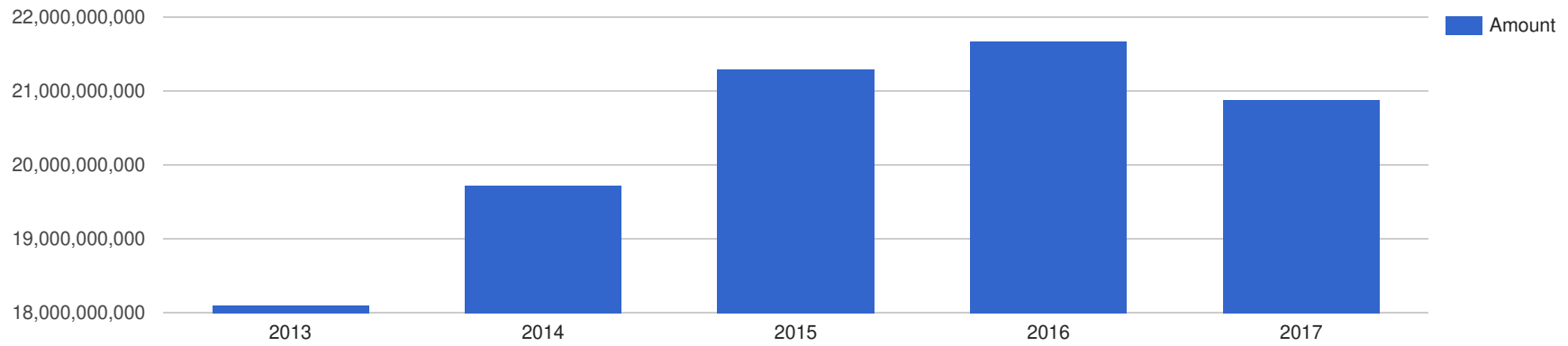
Company Revenue - ZAR



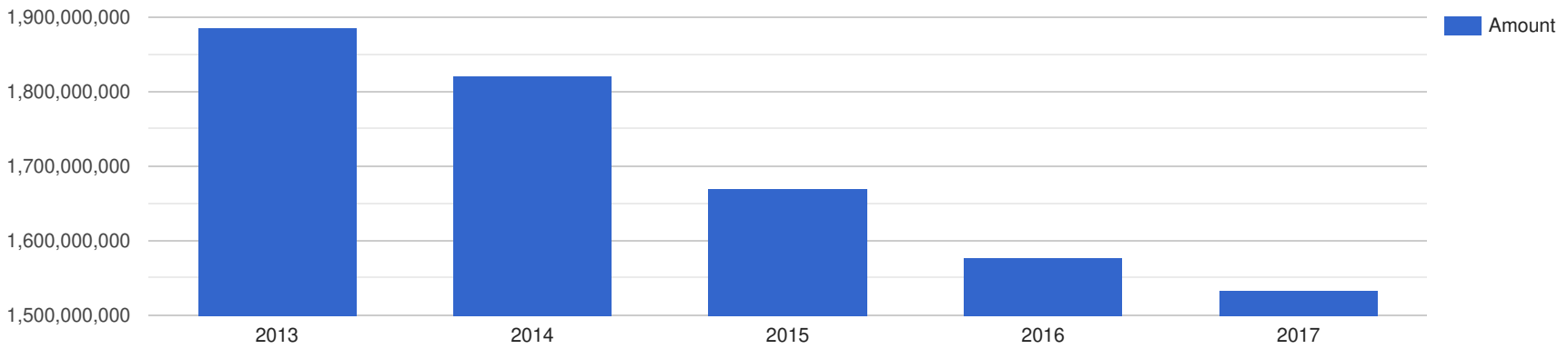
Company Revenue - USD



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?:
2013	Ramos	Maria	Female	Yes	Yes
2014	Ramos	Maria	Female	Yes	Yes
2015	Ramos	Maria	Female	Yes	Yes
2016	Ramos	Maria	Female	Yes	Yes
2017	Ramos	Maria	Female	Yes	Yes

CEO Remuneration - USD:

Financial Year:	Salary:	Benefits:	Cash Bonus	Other:	Total Annual:	LTI Payment:	Total Including LTI:
2013	631,235	62,330	916,667	0	1,610,231	0	1,610,231
2014	1,244,591	55,251	406,279	0	1,706,121	1,688,698	3,394,819
2015	1,080,137	56,956	429,467	0	1,566,561	351,545	1,918,106
2016	1,026,313	24,875	436,047	3,267	1,490,502	581,395	2,071,898
2017	1,073,430	20,651	440,205	3,447	1,537,734	330,154	1,867,888

Executive Director Remuneration - USD:

Financial Year:	No. of EDs:	Total Salary:	Cash Bonus	Other:	Total Annual:
2013	2	1,011,429	2,740,556	505,714	1,370,278
2014	2	2,112,883	2,883,809	1,056,441	1,441,904
2015	2	1,817,870	2,558,043	908,935	1,279,021
2016	3	2,075,094	3,163,346	691,698	1,054,449
2017	4	2,963,141	4,496,497	740,785	1,124,124

Non-Executive Director Remuneration - USD:

Financial Year:	No. of NEDs:	Total Fees:	Average Fees
2013	17	1,617,831	95,167
2014	12	1,384,315	115,360
2015	11	1,276,839	116,076
2016	13	1,467,675	112,898
2017	15	1,707,768	113,851

CEO Remuneration - ZAR:

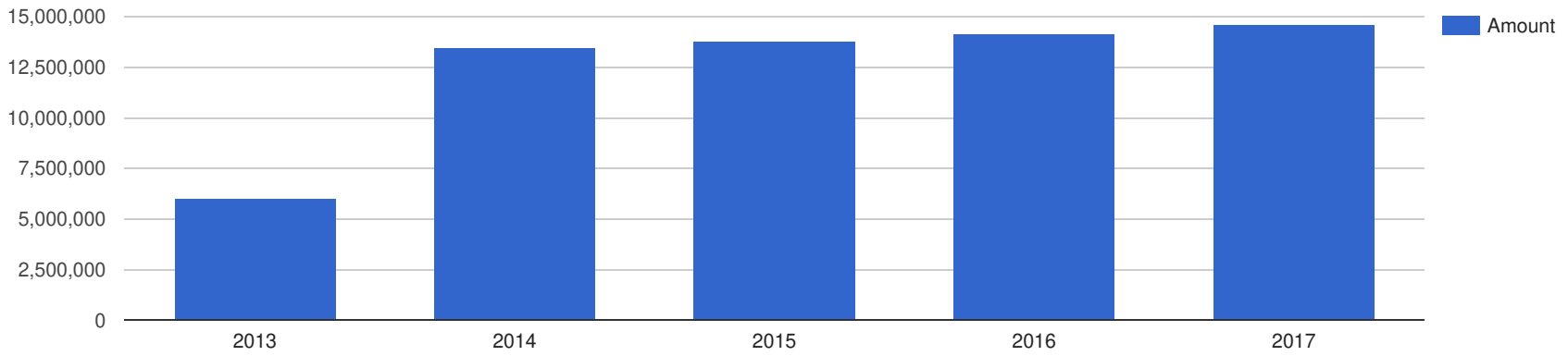
Financial Year:	Salary:	Benefits:	Cash Bonus	Other	Total Annual	LTI Payment	Total Including LTI
2013	6,059,852	598,368	8,800,000	0	15,458,220	0	15,458,220
2014	13,478,920	598,368	4,400,000	0	18,477,288	18,288,600	36,765,888
2015	13,782,552	726,761	5,480,000	0	19,989,313	4,485,714	24,475,027
2016	14,122,073	342,279	6,000,000	44,960	20,509,312	8,000,000	28,509,312
2017	14,630,855	281,476	6,000,000	46,981	20,959,312	4,500,000	25,459,312

Executive Director Remuneration - ZAR:

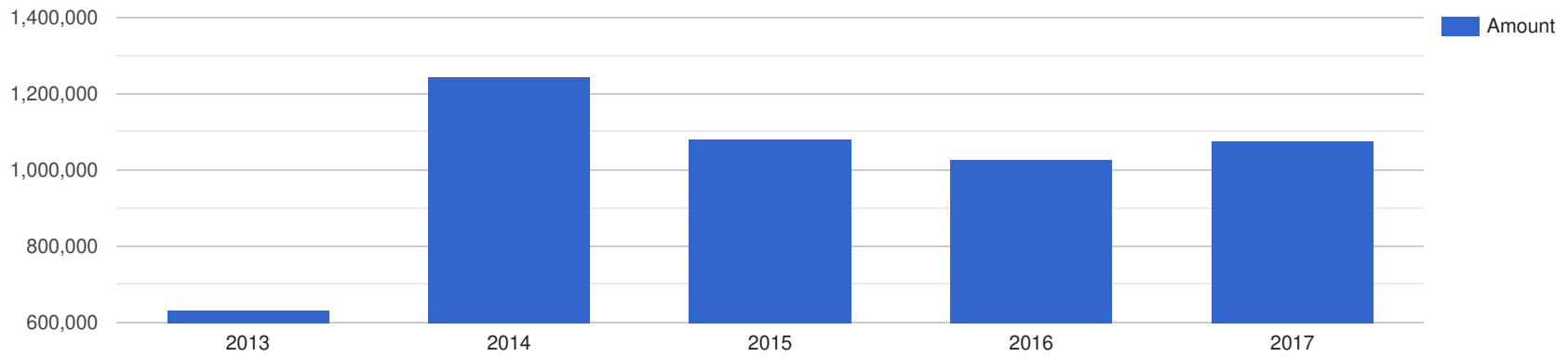
Financial Year:	No. of EDs:	Total Salary:	Total Annual Remuneration	Average Salary	Average Remuneration
2013	2	9,709,715	26,309,341	4,854,858	13,154,671
2014	2	22,882,520	31,231,651	11,441,260	15,615,826
2015	2	23,196,023	32,640,625	11,598,012	16,320,313
2016	3	28,553,295	43,527,645	9,517,765	14,509,215
2017	4	40,387,606	61,287,249	10,096,902	15,321,812

Company Directors Fee Changes

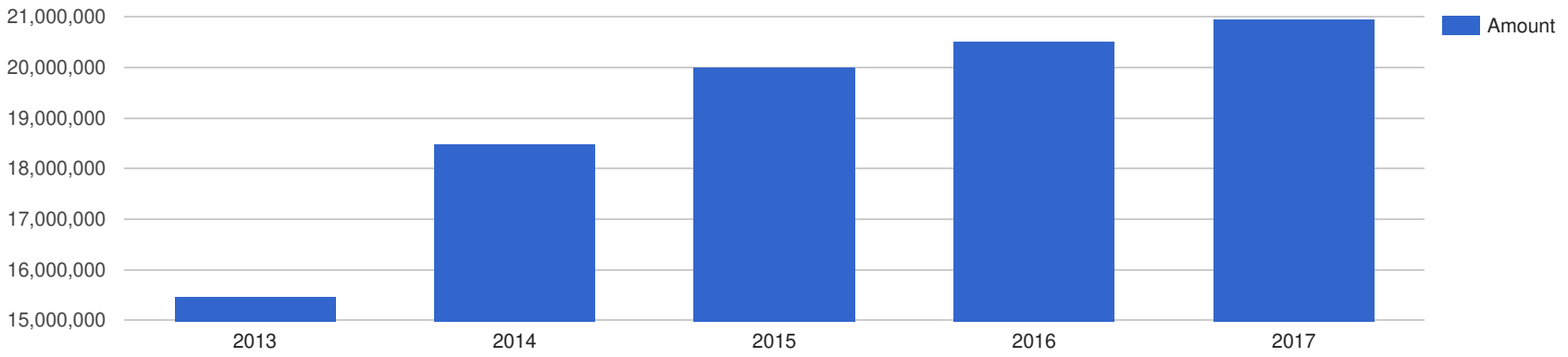
CEO Salary - ZAR



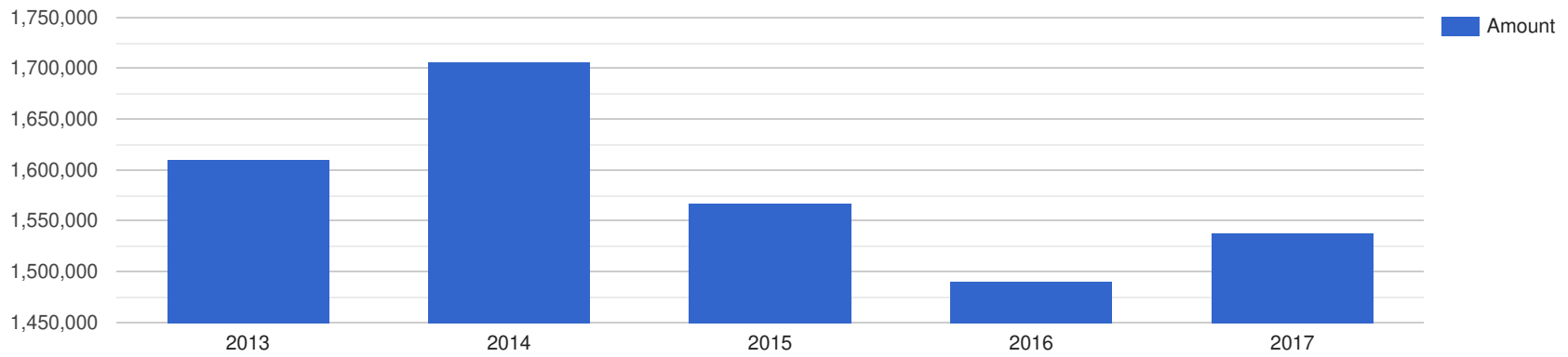
CEO Salary - USD



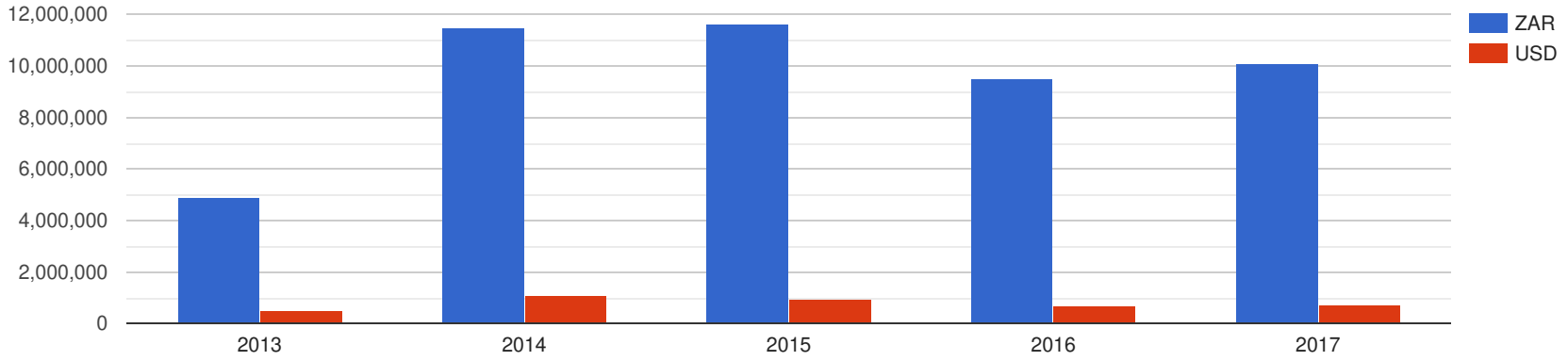
CEO Remuneration - ZAR



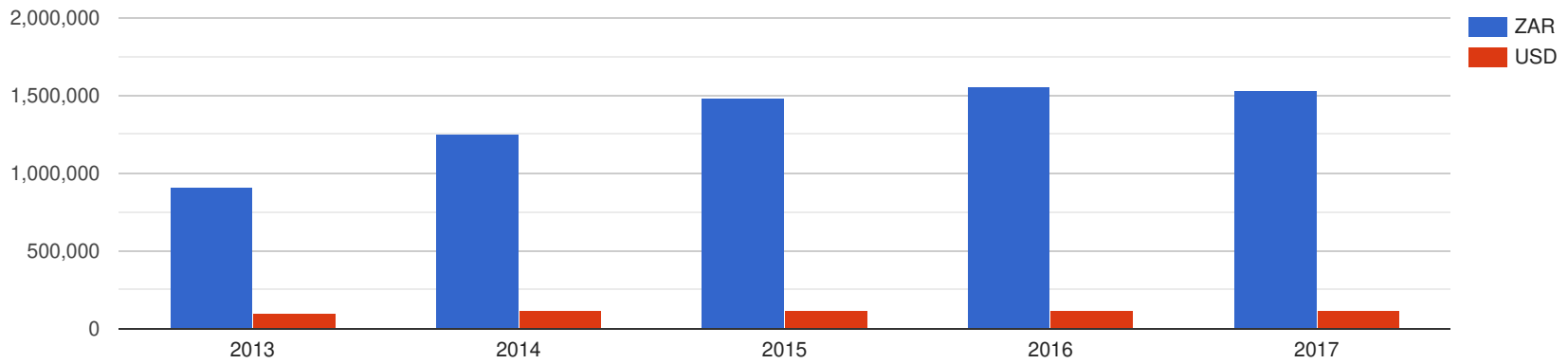
CEO Remuneration - USD



Average Executive Director Salary



Average Non-Executive Director



Company Employees Report

Total Employee Count:

Year End:	No. Employees:	No. Contractors	Total Workforce
2013	0	0	42356
2014	43765	0	0
2015	39964	0	41772
2016	0	0	41241
2017	0	0	41703

Countries of Operation:

Country of Operation:	Is This the Home Country?	Is There a Recognition Agreement?	Country notes
South Africa	No	No	0
Botswana	No	No	0
Ghana	No	No	0
Zambia	No	No	0
Zimbabwe	No	No	0
Mozambique	No	No	0
Mauritius	No	No	0
Tanzania	No	No	0
Kenya	No	No	0
Seychelles	No	No	0
Uganda	No	No	0
Egypt	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	47%	0	0	0	No
Tanzania	2013	0	0	0	0	0	0	0	0	No
Botswana	2013	0	0	0	0	0	0	0	0	No
Egypt	2013	0	0	0	0	0	0	0	0	No
Ghana	2013	0	0	0	0	0	0	0	0	No
Kenya	2013	0	0	0	0	0	0	0	0	No
Mauritius	2013	0	0	0	0	0	0	0	0	No
Mozambique	2013	0	0	0	0	0	0	0	0	No
Seychelles	2013	0	0	0	0	0	0	0	0	No
Uganda	2013	0	0	0	0	0	0	0	0	No
Zambia	2013	0	0	0	0	0	0	0	0	No
Zimbabwe	2013	0	0	0	0	0	0	0	0	No