

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	PO Box 650149	Benmore	Gauteng 2010		+27 11 282 1808	investor.relations@firstrand.co.za	http://www.firstrand.co.za	1929/01/11	2023/06/30	ZAR

GUF Information

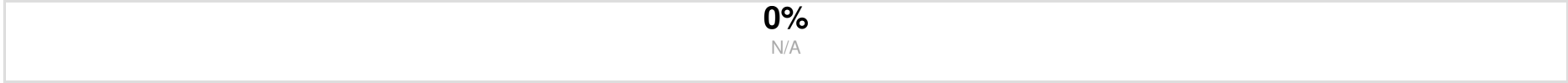
GUF in this sector:	Signed an IFA:	IFA signing Date:
UNI	No	0

Sector Information

Sector:	Stock Exchange Listings:	Major Competitors:
Banking and Financial Services	Namibian Stock Exchange (NSX), Johannesburg Stock Exchange (JSE), London Stock Exchange, Swiss Exchange (SWX), Botswana Stock Exchange (BSE)	0

Five Major Shareholders

16% Public Investment Corporation
4% BEE (Partners)
3% Royal Bafokeng Holdings
1% Remgro Limited



Company Performance Report

Company Performance in US Dollars - USD

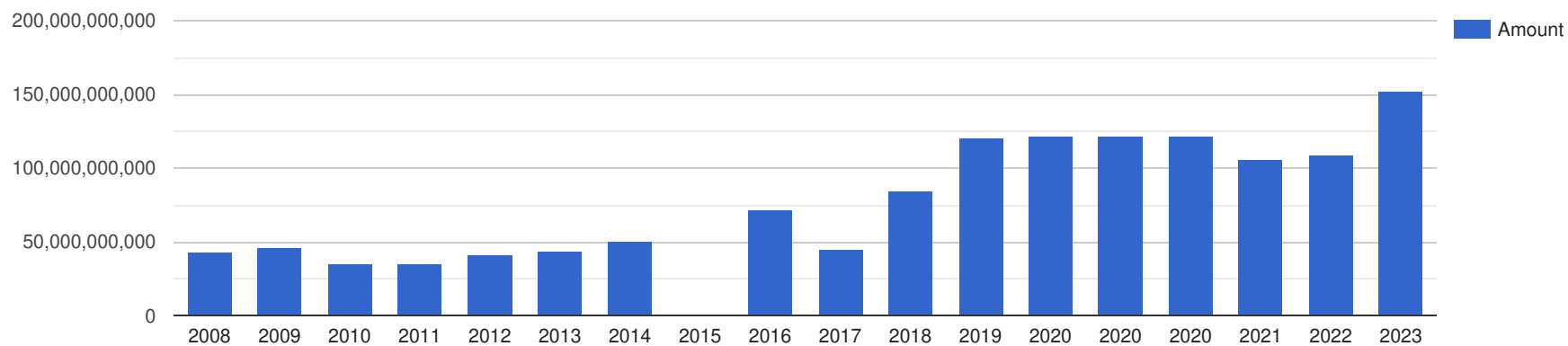
Year End:	Revenue:	Profit Before Tax:	Assets:	Liabilities:
2008	5,166,021,765	1,075,574,365	68,656,831,922	65,115,114,873
2009	5,448,070,040	462,700,661	65,849,100,596	62,088,506,511
2010	4,887,992,208	950,048,699	80,198,413,803	75,241,547,238
2011	4,968,481,375	1,284,670,487	88,351,719,198	82,529,083,095
2012	5,333,548,387	2,381,677,419	99,324,516,129	90,317,161,290
2013	4,975,454,545	2,280,795,455	98,378,636,364	89,397,613,636
2014	4,861,330,762	2,447,155,256	91,179,845,709	82,672,902,604
2015	0	1,803,758,741	83,038,374,126	76,482,692,308
2016	4,851,593,220	2,080,474,576	77,917,084,746	70,590,644,068
2017	3,436,648,814	2,536,878,347	93,168,094,874	84,202,218,822
2018	5,949,719,101	2,534,691,011	107,604,564,607	98,419,311,798
2019	8,233,586,637	2,852,878,757	114,264,530,704	104,365,646,608
2020	7,103,882,782	1,377,099,628	112,283,567,823	103,429,285,806
2020	7,103,882,782	1,377,099,628	112,283,567,823	103,429,285,806
2020	7,103,882,782	1,377,099,628	112,283,567,823	103,429,285,806
2021	7,617,386,927	2,681,455,382	135,638,217,550	123,565,835,173
2022	6,899,003,457	2,965,064,009	126,904,258,417	115,463,069,657
2023	8,087,141,107	2,710,408,302	122,327,752,402	111,802,958,193

Company Performance in South African Rand - ZAR

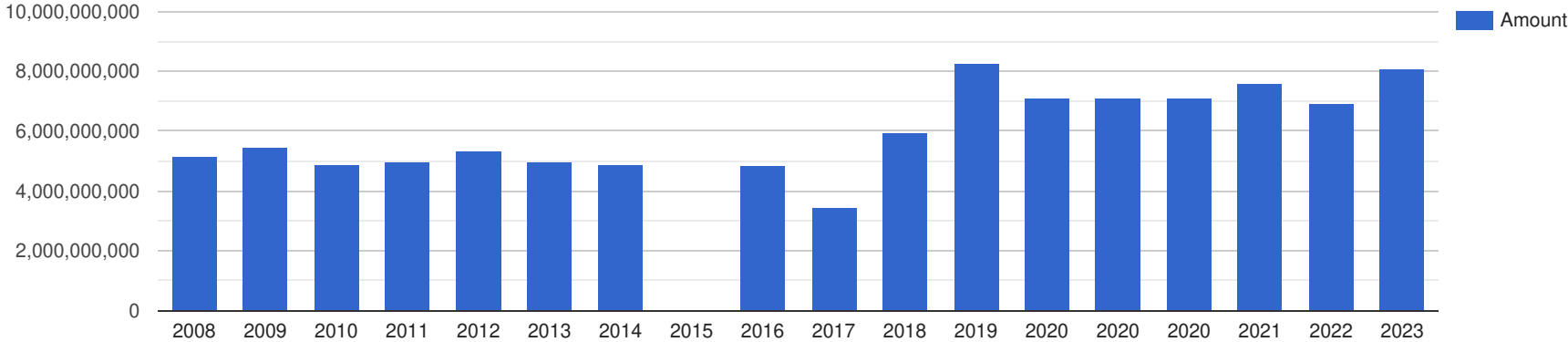
Year End:	Revenue:	Profit Before Tax:	Assets:	Liabilities:
2008	42,723,000,000	8,895,000,000	567,792,000,000	538,502,000,000
2009	46,733,000,000	3,969,000,000	564,847,000,000	532,589,000,000
2010	35,130,000,000	6,828,000,000	576,386,000,000	540,761,000,000
2011	34,680,000,000	8,967,000,000	616,695,000,000	576,053,000,000
2012	41,335,000,000	18,458,000,000	769,765,000,000	699,958,000,000
2013	43,784,000,000	20,071,000,000	865,732,000,000	786,699,000,000
2014	50,412,000,000	25,377,000,000	945,535,000,000	857,318,000,000
2015	0	20,635,000,000	949,959,000,000	874,962,000,000
2016	71,561,000,000	30,687,000,000	1,149,277,000,000	1,041,212,000,000
2017	44,917,000,000	33,157,000,000	1,217,707,000,000	1,100,523,000,000
2018	84,724,000,000	36,094,000,000	1,532,289,000,000	1,401,491,000,000
2019	120,268,000,000	41,672,000,000	1,669,062,000,000	1,524,469,000,000
2020	121,887,000,000	23,628,000,000	1,926,539,000,000	1,774,619,000,000
2020	121,887,000,000	23,628,000,000	1,926,539,000,000	1,774,619,000,000
2020	121,887,000,000	23,628,000,000	1,926,539,000,000	1,774,619,000,000
2021	105,935,000,000	37,291,000,000	1,886,280,000,000	1,718,393,000,000
2022	108,967,000,000	46,832,000,000	2,004,402,000,000	1,823,693,000,000
2023	151,896,000,000	50,908,000,000	2,297,610,000,000	2,099,929,000,000

Company Performance Changes Report

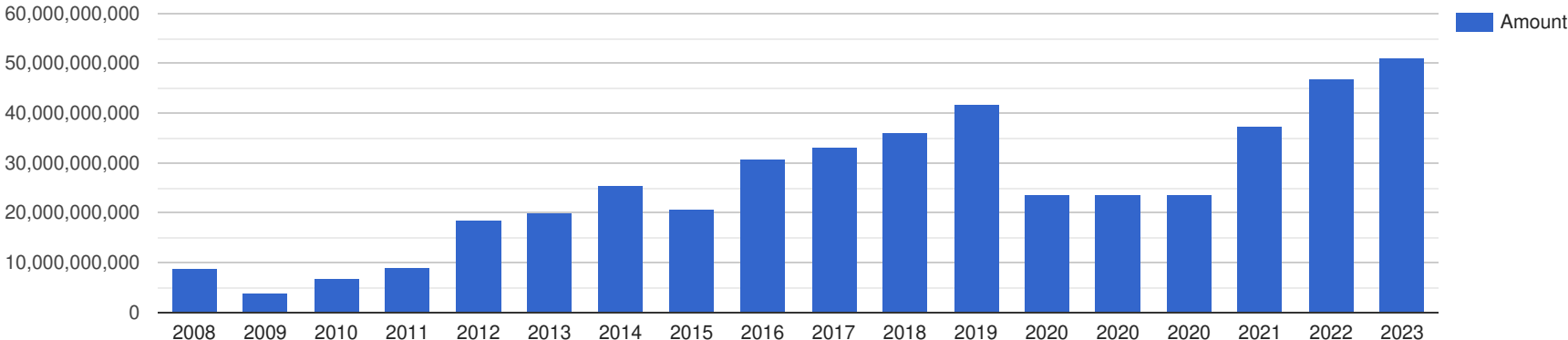
Company Revenue - ZAR



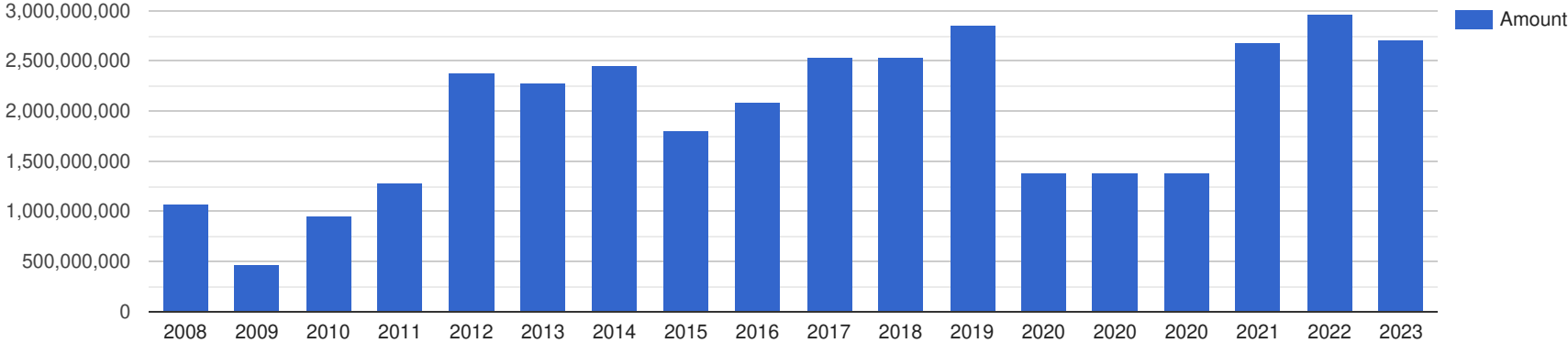
Company Revenue - USD



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	Nxasana	Sizwe E	Male	Yes	Yes
2009	Nxasana	Sizwe E	Male	Yes	Yes
2010	Nxasana	Sizwe E	Male	Yes	Yes
2011	Nxasana	Sizwe E	Male	Yes	Yes
2012	Nxasana	Sizwe E	Male	Yes	Yes
2013	Nxasana	Sizwe E	Male	Yes	Yes
2014	Nxasana	Sizwe E	Male	No	No
2015	Nxasana	Sizwe E	Male	Yes	Yes
2016	Nxasana	Sizwe E	Male	No	No
2016	Burger	Johan Petrus	Male	Yes	No
2017	Burger	Johan Petrus	Male	Yes	Yes
2018	Burger	Johan Petrus	Male	Yes	Yes
2019	Pullinger	Alan	Male	Yes	Yes
2020	Pullinger	Alan	Male	Yes	Yes
2021	Pullinger	Alan	Male	Yes	Yes
2022	Pullinger	Alan	Male	Yes	Yes
2023	Pullinger	Alan	Male	Yes	Yes

CEO Remuneration - USD:

Financial Year:	Salary:	Benefits:	Cash Bonus	Other:	Total Annual:	LTI Payment:	Total Including LTI:
2008	491,536	82,588	979,444	0	1,553,567	0	1,553,567
2009	515,847	73,176	566,302	0	1,155,325	0	1,155,325
2010	717,685	98,789	809,795	0	1,626,270	87,102	1,713,371
2011	874,928	118,338	1,173,352	0	2,166,619	31,519	2,198,138
2012	853,419	111,871	1,238,710	0	2,204,000	0	2,204,000
2013	799,659	102,500	1,302,273	0	2,204,432	0	2,204,432
2014	725,362	93,153	964,320	132,690	1,915,526	7,484,083	9,399,609
2015	704,196	90,647	1,128,934	93,007	2,016,783	9,620,922	11,637,705
2016	716,881	96,814	892,542	154,102	1,860,339	4,245,424	6,105,763
2017	713,695	315,226	1,063,504	187,146	2,279,572	1,549,350	3,828,921
2018	690,730	27,669	1,920,506	0	2,638,904	1,369,382	4,008,287
2019	581,434	11,433	1,533,511	14,034	2,140,412	1,266,516	3,406,928
2020	522,846	15,386	562,420	10,432	1,111,085	1,168,318	2,279,403
2021	566,115	11,140	759,204	17,496	1,353,956	1,510,479	2,864,435
2022	578,474	12,092	875,214	18,613	1,484,394	1,572,650	3,057,043
2023	513,204	11,234	796,081	17,038	1,337,557	1,401,874	2,739,431

Executive Director Remuneration - USD:

Financial Year:	No. of EDs:	Total Salary:	Cash Bonus	Other:	Total Annual:
2008	2	1,035,067	3,415,719	517,533	1,707,860
2009	3	1,338,150	3,321,137	446,050	1,107,046
2010	2	1,379,435	3,161,820	689,718	1,580,910
2011	2	1,645,559	4,133,095	822,779	2,066,547
2012	2	1,598,710	4,206,581	799,355	2,103,290
2013	2	1,493,182	4,206,023	746,591	2,103,011
2014	3	1,751,109	4,983,414	583,703	1,661,138
2015	4	1,915,297	6,905,594	478,824	1,726,399
2016	4	1,420,000	3,918,983	355,000	979,746
2017	2	1,227,697	3,702,678	613,849	1,851,339
2018	6	2,695,295	10,199,649	449,216	1,699,941
2019	8	3,318,753	10,508,608	414,844	1,313,576
2020	7	2,439,737	5,547,092	348,534	792,442
2021	7	3,764,356	8,704,028	537,765	1,243,433
2022	6	3,404,938	9,634,030	567,490	1,605,672
2023	7	3,266,284	9,338,106	466,612	1,334,015

Non-Executive Director Remuneration - USD:

Financial Year:	No. of NEDs:	Total Fees:	Average Fees
2008	8	1,176,542	147,068
2009	11	1,179,795	107,254
2010	9	1,754,835	194,982
2011	16	2,788,109	174,257
2012	18	2,332,516	129,584
2013	18	2,638,295	146,572
2014	18	2,450,530	136,141
2015	15	2,093,357	139,557
2016	20	2,571,441	128,572
2017	22	3,132,244	142,375
2018	19	2,255,573	118,714
2019	15	2,168,412	144,561
2020	16	2,035,027	127,189
2021	12	2,492,342	207,695
2022	11	2,100,222	190,929
2023	9	1,819,987	202,221

CEO Remuneration - ZAR:

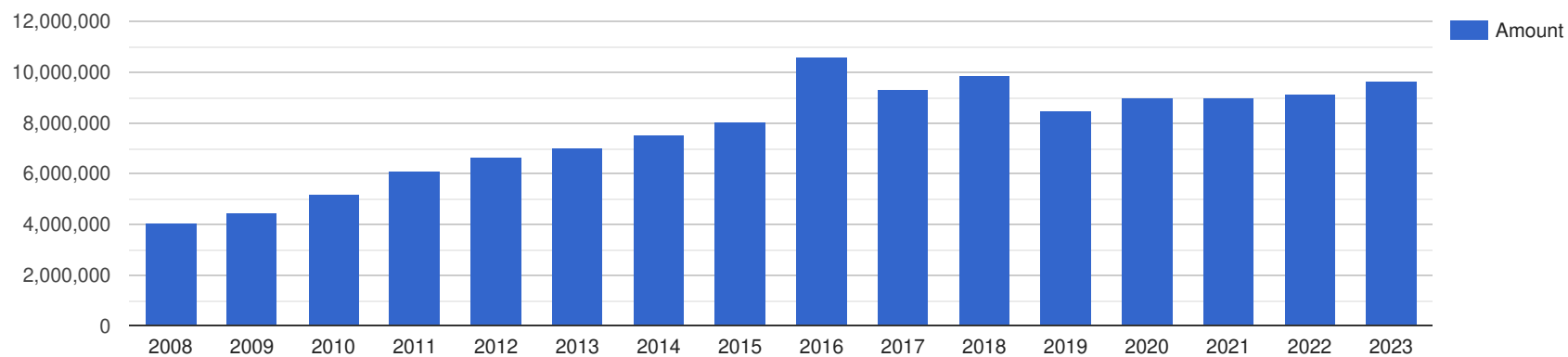
Financial Year:	Salary:	Benefits:	Cash Bonus	Other	Total Annual	LTI Payment	Total Including LTI
2008	4,065,000	683,000	8,100,000	0	12,848,000	0	12,848,000
2009	4,427,000	628,000	4,860,000	0	9,915,000	0	9,915,000
2010	5,158,000	710,000	5,820,000	0	11,688,000	626,000	12,314,000
2011	6,107,000	826,000	8,190,000	0	15,123,000	220,000	15,343,000
2012	6,614,000	867,000	9,600,000	0	17,081,000	0	17,081,000
2013	7,037,000	902,000	11,460,000	0	19,399,000	0	19,399,000
2014	7,522,000	966,000	10,000,000	1,376,000	19,864,000	77,609,945	97,473,945
2015	8,056,000	1,037,000	12,915,000	1,064,000	23,072,000	110,063,347	133,135,347
2016	10,574,000	1,428,000	13,165,000	2,273,000	27,440,000	62,620,000	90,060,000
2017	9,328,000	4,120,000	13,900,000	2,446,000	29,794,000	20,250,000	50,044,000
2018	9,836,000	394,000	27,348,000	0	37,578,000	19,500,000	57,078,000
2019	8,493,000	167,000	22,400,000	205,000	31,265,000	18,500,000	49,765,000
2020	8,971,000	264,000	9,650,000	179,000	19,064,000	20,046,000	39,110,000
2021	8,995,000	177,000	12,063,000	278,000	21,513,000	24,000,000	45,513,000
2022	9,137,000	191,000	13,824,000	294,000	23,446,000	24,840,000	48,286,000
2023	9,639,000	211,000	14,952,000	320,000	25,122,000	26,330,000	51,452,000

Executive Director Remuneration - ZAR:

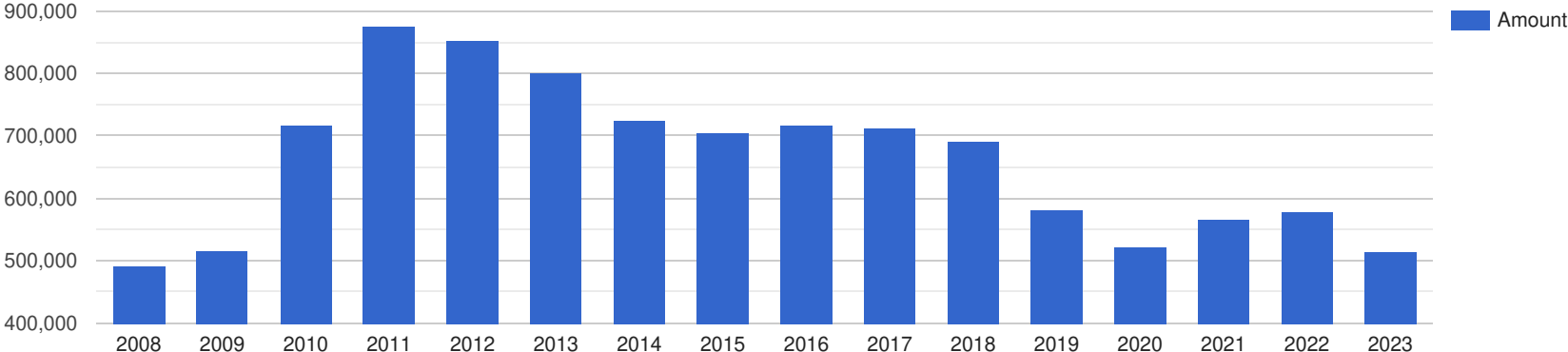
Financial Year:	No. of EDs:	Total Salary:	Total Annual Remuneration	Average Salary	Average Remuneration
2008	2	8,560,000	28,248,000	4,280,000	14,124,000
2009	3	11,484,000	28,502,000	3,828,000	9,500,667
2010	2	9,914,000	22,724,000	4,957,000	11,362,000
2011	2	11,486,000	28,849,000	5,743,000	14,424,500
2012	2	12,390,000	32,601,000	6,195,000	16,300,500
2013	2	13,140,000	37,013,000	6,570,000	18,506,500
2014	3	18,159,000	51,678,000	6,053,000	17,226,000
2015	4	21,911,000	79,000,000	5,477,750	19,750,000
2016	4	20,945,000	57,805,000	5,236,250	14,451,250
2017	2	16,046,000	48,394,000	8,023,000	24,197,000
2018	6	38,381,000	145,243,000	6,396,833	24,207,167
2019	8	53,760,963	163,205,148	6,720,120	20,400,644
2020	7	41,861,000	95,177,000	5,980,143	13,596,714
2021	7	57,124,275	133,763,686	8,160,611	19,109,098
2022	6	53,859,725	152,376,020	8,976,621	25,396,003
2023	7	61,441,810	175,668,810	8,777,401	25,095,544

Company Directors Fee Changes

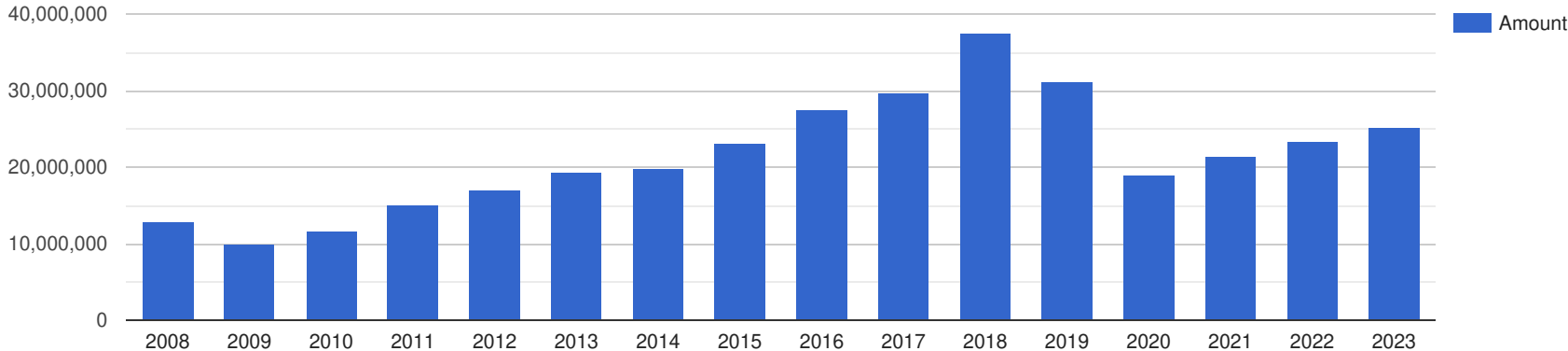
CEO Salary - ZAR



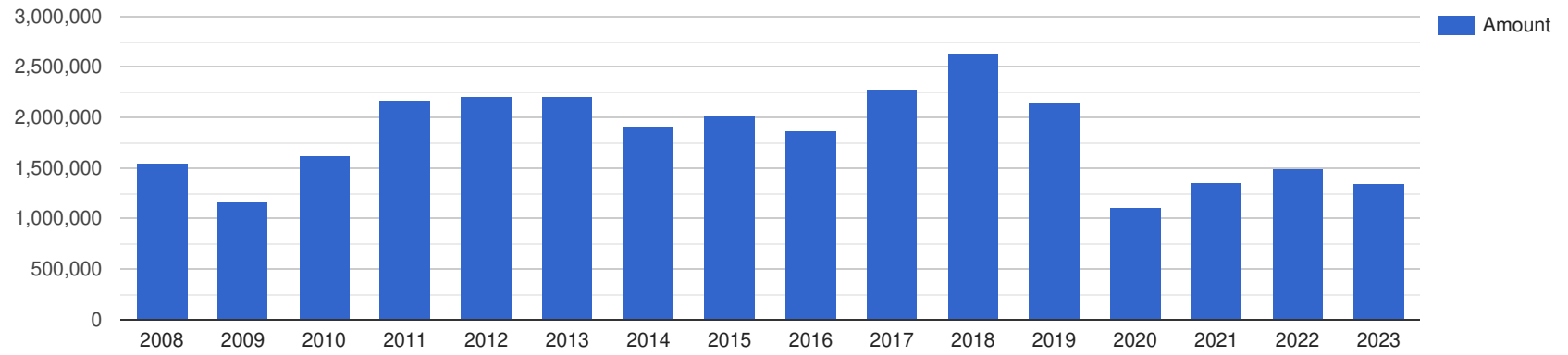
CEO Salary - USD



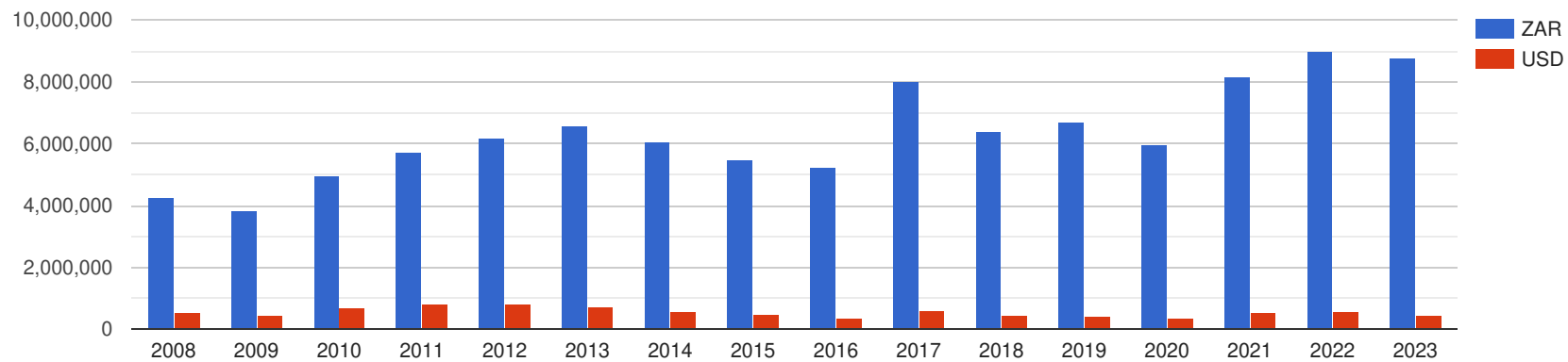
CEO Remuneration - ZAR



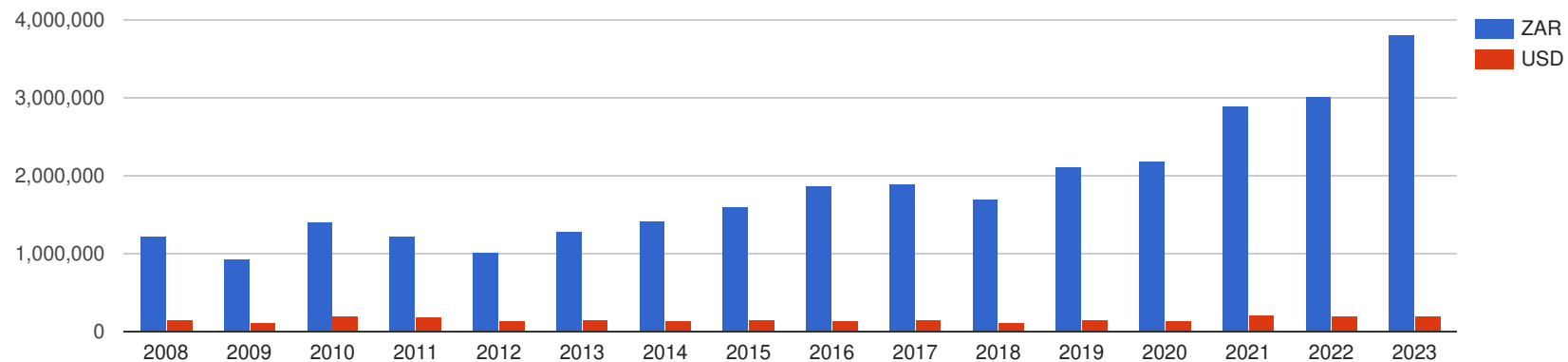
CEO Remuneration - USD



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	0
2009	0	0	0
2010	0	0	34904
2011	0	0	34612
2012	0	0	36398
2013	0	0	37231
2014	0	0	38542
2015	36793	0	0
2016	0	0	45100
2017	0	0	44916
2018	0	0	36449
2019	48780	0	0
2020	8260	0	8260
2020	8260	0	8260
2020	8260	0	8260
2021	47413	0	47413
2022	48059	0	48059
2023	50493	0	50493

Countries of Operation:

Country of Operation:	Is This the Home Country?	Is There a Recognition Agreement?	Country notes
South Africa	Yes	No	0
Angola	No	No	Representative office 2013: Africa workforce - 4444 2014: Workforce ex-South Africa - 5399
Kenya	No	No	2013 / 2014: only rep office in kenya Africa workforce - 4444 2014: Workforce ex-South Africa - 5399
Namibia	No	No	2012: Total employees in other African countries = 4113; Rest of world = 110 2013: Rest of Africa workforce - 4444 Namibia - Full service banking 2014: Workforce ex-South Africa - 5399
Lesotho	No	No	Full-service banking 2012: Total employees in other African countries = 4113; Rest of world = 110 2013: Rest of africa workforce - 4444 2014: Workforce ex-South Africa - 5399
Botswana	No	No	Full service banking 2012: Total employees in other African countries = 4113; Rest of world = 110 2014: Workforce ex-South Africa - 5399
Swaziland	No	No	Full service banking Total employees in other African countries = 4113; Rest of world = 110 2013: Rest of Africa - 4444 2014: Workforce ex-South Africa - 5399
Zambia	No	No	Full service banking 2012: Total employees in other African countries = 4113; Rest of world = 110 2013= Rest of Africa workforce - 4444 2014: Workforce ex-South Africa - 5399
Mozambique	No	No	Full service banking 2012: Total employees in other African countries = 4113; Rest of world = 110 2013: Rest of Africa workforce-4444 2014: Workforce ex-South Africa - 5399
Tanzania	No	No	Representative office only 2012: Total employees in other African countries = 4113; Rest of world = 110 2013: Rest of Africa workforce - 4444 2014: Workforce ex-South Africa - 5399
United Kingdom	No	No	Branch 2012: Total employees in Rest of world = 110 2013: Rest of World workforce-424 2014: Workforce ex-South Africa - 5399
Australia	No	No	2012: Total employees in other African countries = 4113; Rest of world = 110 2013: Rest of World workforce -424 2014: Workforce ex-South Africa - 5399
China	No	No	Shanghai Representative office opened 2007 2012: Total employees in other African countries = 4113; Rest of world = 110 2013: Rest of World workforce -424 2014: Workforce ex-South Africa - 5399
India	No	No	Only South African bank with a branch in India 2012: Total employees in other African countries = 4113; Rest of world = 110 2013: Rest of World workforce -424 2014: Workforce ex-South Africa - 5399
United Arab Emirates	No	No	Representative office in Dubai 2012: Total employees in other African countries = 4113; Rest of world = 110 2013: Rest of World workforce -424 2014: Workforce ex-South Africa - 5399
Mauritius	No	No	FNB and RMB: Total employees in other African countries = 4113; Rest of world = 110 2013: Rest of World workforce -424 (considered as ROW by the group) 2014: Workforce ex-South Africa - 5399
Brazil	No	No	2012: Total employees in other African countries = 4113; Rest of world = 110 2013: Rest of World workforce -424 2014: Workforce ex-South Africa - 5399
Ireland	No	No	2012: Total employees in other African countries = 4113; Rest of world = 110 2013: Rest of World workforce -424 2014: Workforce ex-South Africa - 5399
Nigeria	No	No	Investment banking only 2013: Africa workforce - 4444 RMB Nigeria began operations in February 2013! 2014: Workforce ex-South Africa - 5399

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	2014	0	0	0	33143	0	0	0	0	No
United Kingdom	2014	0	0	0	0	0	0	0	0	No
Australia	2014	0	0	0	0	0	0	0	0	No
Brazil	2014	0	0	0	0	0	0	0	0	No
China	2014	0	0	0	0	0	0	0	0	No
Tanzania	2014	0	0	0	0	0	0	0	0	No
Angola	2014	0	0	0	0	0	0	0	0	No
Botswana	2014	0	0	0	0	0	0	0	0	No
India	2014	0	0	0	0	0	0	0	0	No
Ireland	2014	0	0	0	0	0	0	0	0	No
Kenya	2014	0	0	0	0	0	0	0	0	No
Lesotho	2014	0	0	0	0	0	0	0	0	No
Mauritius	2014	0	0	0	0	0	0	0	0	No
Mozambique	2014	0	0	0	0	0	0	0	0	No
Namibia	2014	0	0	0	0	0	0	0	0	No
Nigeria	2014	0	0	0	0	0	0	0	0	No
Swaziland	2014	0	0	0	0	0	0	0	0	No
United Arab Emirates	2014	0	0	0	0	0	0	0	0	No
Zambia	2014	0	0	0	0	0	0	0	0	No