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	100 Grayston DriveSandown Sandton 2196	PO Box 785700 Sandton 2196	Johannesburg		(27) 11 286 7000	investorrelations@investec.com	www.investec.com	0000/00/00	2023/03/31	GBP

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), London Stock Exchange	0

Five Major Shareholders

15%
Public Investment Corporation (ZA)

8%
Allan Gray (ZA)

5%
IGL Share Scheme (UK & ZA)

4%
Sanlam Group (ZA)

3%

Old Mutual Investment Group (ZA)

Company Performance Report

Company Performance in US Dollars - USD

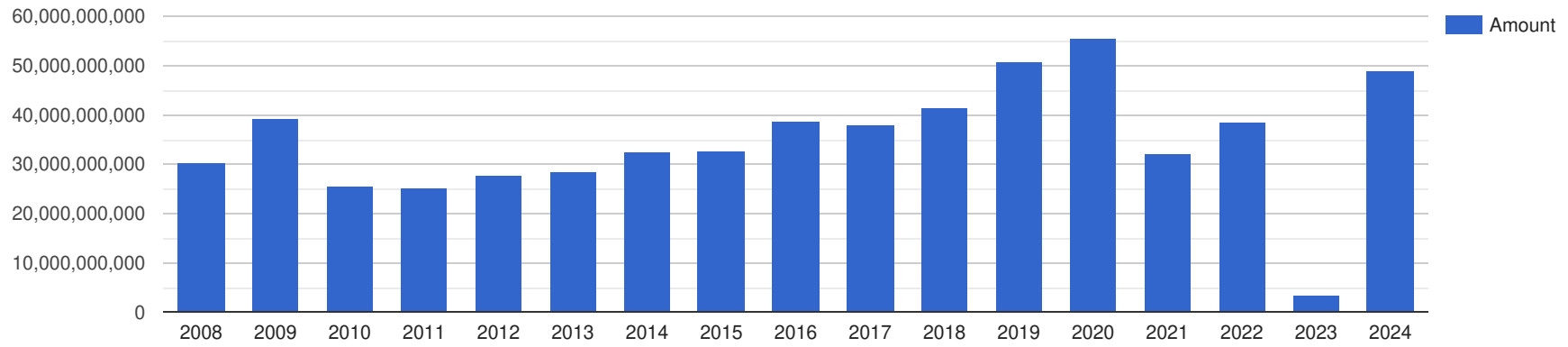
Year End:	Revenue:	Profit Before Tax:	Assets:	Liabilities:
2008	4,183,493,975	1,099,921,686	68,481,028,112,449	52,810,618,473,895
2009	4,386,677,365	622,199,324	62,676,804,054	58,250,221,284
2010	2,992,866,569	601,070,381	68,287,192,082	63,460,416,422
2011	3,481,777,605	725,315,708	79,224,370,140	73,064,024,883
2012	3,650,674,603	462,277,778	71,880,244,444	73,087,463,492
2013	3,383,753,968	624,811,111	80,951,615,873	74,595,030,159
2014	3,080,895,238	675,249,206	74,828,423,810	68,458,517,460
2015	3,157,224,194	632,243,548	71,537,745,161	65,020,817,742
2016	2,786,632,184	744,527,299	65,160,604,885	59,615,623,563
2017	2,868,524,467	799,766,625	67,170,429,109	61,137,017,566
2018	3,508,463,380	897,885,915	81,150,484,507	73,504,980,282
2019	3,440,000,000	894,798,177	75,161,734,375	68,324,476,563
2020	3,340,042,084	384,304,988	62,701,220,448	56,639,044,436
2021	2,138,173,370	459,873,786	71,445,705,964	64,077,472,954
2022	2,572,118,376	919,141,840	77,568,868,969	70,002,620,617
2023	4,124,488,285	1,189,658,856	69,557,677,553	63,084,853,709
2024	2,601,880,483	1,045,769,866	71,997,109,981	65,036,853,147

Company Performance in South African Rand - ZAR

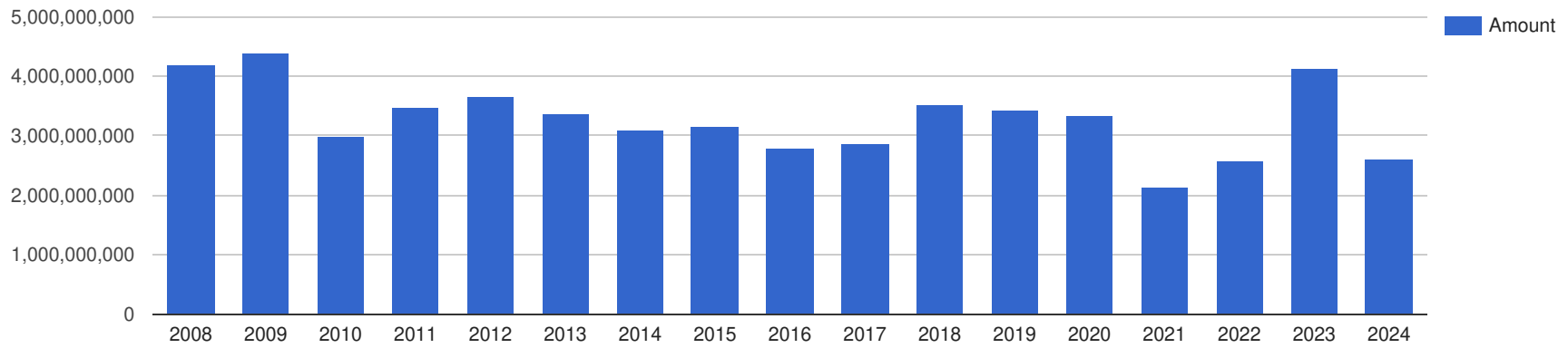
Year End:	Revenue:	Profit Before Tax:	Assets:	Liabilities:
2008	30,193,913,043	7,938,565,217	494,254,376,811,594	381,154,898,550,724
2009	39,347,166,667	5,580,939,394	562,191,939,394	522,486,833,333
2010	25,514,187,500	5,124,125,000	582,148,312,500	541,000,050,000
2011	25,154,865,169	5,240,202,247	572,373,820,225	527,867,056,180
2012	27,709,939,759	3,508,855,422	545,597,036,145	554,760,265,060
2013	28,423,533,333	5,248,413,333	679,993,573,333	626,598,253,333
2014	32,349,400,000	7,090,116,667	785,698,450,000	718,814,433,333
2015	32,624,650,000	6,533,183,333	739,223,366,667	671,881,783,333
2016	38,789,920,000	10,363,820,000	907,035,620,000	829,849,480,000
2017	38,103,566,667	10,623,566,667	892,247,200,000	812,103,383,333
2018	41,516,816,667	10,624,983,333	960,280,733,333	869,808,933,333
2019	50,806,153,846	13,215,480,769	1,110,081,000,000	1,009,099,961,538
2020	55,637,525,773	6,401,649,485	1,044,460,123,711	943,478,020,619
2021	32,117,145,833	6,907,687,500	1,073,174,041,667	962,497,041,667
2022	38,561,442,688	13,779,861,660	1,162,919,841,897	1,049,485,928,854
2023	3,397,341,000	979,922,000	57,294,659,000	51,962,994,000
2024	49,003,328,544	19,695,833,333	1,355,980,052,682	1,224,891,882,184

Company Performance Changes Report

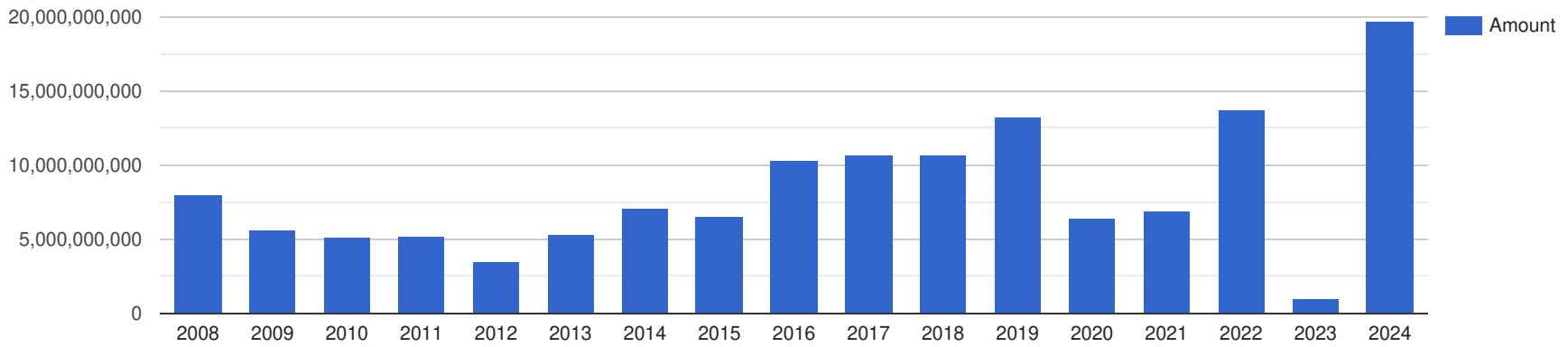
Company Revenue - ZAR



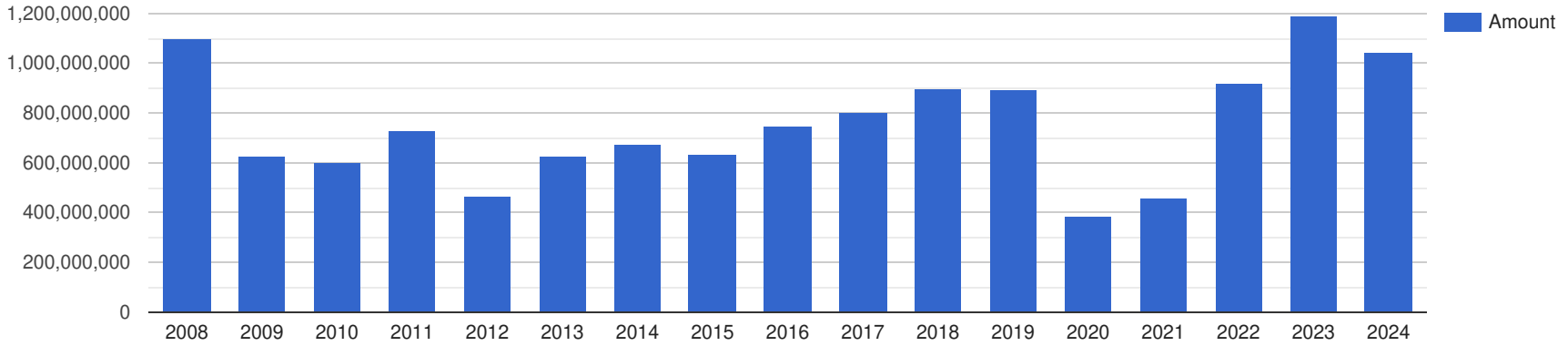
Company Revenue - USD



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	Koseff	Stephen	Male	Yes	Yes
2009	Koseff	Stephen	Male	Yes	Yes
2010	Koseff	Stephen	Male	Yes	Yes
2011	Koseff	Stephen	Male	Yes	Yes
2012	Koseff	Stephen	Male	Yes	Yes
2013	Koseff	Stephen	Male	Yes	Yes
2014	Koseff	Stephen	Male	Yes	Yes
2015	Koseff	Stephen	Male	Yes	Yes
2016	Koseff	Stephen	Male	Yes	Yes
2017	Koseff	Stephen	Male	Yes	Yes
2018	Koseff	Stephen	Male	Yes	Yes
2019	Koseff	Stephen	Male	Yes	Yes
2019	Du Toit	Hendrik J	Male	Yes	Yes
2019	Titi	Fani	Male	No	No
2020	Titi	Fani	Male	Yes	Yes
2021	Titi	Fani	Male	Yes	Yes
2022	Titi	Fani	Male	Yes	Yes
2023	Titi	Fani	Male	Yes	Yes
2024	Titi	Fani	Male	No	No

CEO Remuneration - USD:

Financial Year:	Salary:	Benefits:	Cash Bonus	Other:	Total Annual:	LTI Payment:	Total Including LTI:
2008	650,080	148,112	582,329	0	1,380,522	207,337	1,587,859
2009	559,133	133,434	2,111,486	0	2,804,054	0	2,804,054
2010	462,110	139,063	3,299,120	0	3,900,293	3,299,120	7,199,413
2011	480,677	180,288	4,665,630	0	5,326,594	1,347,243	6,673,837
2012	547,287	166,998	0	0	714,286	0	714,286
2013	571,494	142,792	2,380,952	0	3,095,238	0	3,095,238
2014	590,676	123,610	3,126,984	0	3,841,270	0	3,841,270
2015	639,555	1,731,413	4,032,258	0	6,403,226	0	6,403,226
2016	587,665	101,990	1,210,345	1,436,782	3,336,782	0	3,336,782
2017	501,292	100,966	1,454,474	1,254,705	3,311,438	0	3,311,438
2018	557,992	104,007	1,709,489	1,422,508	3,793,996	0	3,793,996
2019	2,194,993	143,610	749,671	3,121,212	6,209,486	2,322,793	8,532,279
2020	757,426	51,980	14,851	824,257	1,648,515	0	1,648,515
2021	1,289,875	45,770	1,255,201	16,644	2,607,490	0	2,607,490
2022	1,255,599	46,113	2,212,121	15,810	3,529,644	2,175,231	5,704,875
2023	1,262,136	0	1,902,913	108,010	3,273,058	5,830,097	9,103,155
2024	1,381,194	58,450	1,831,004	0	3,270,648	3,383,736	6,654,384

Executive Director Remuneration - USD:

Financial Year:	No. of EDs:	Total Salary:	Cash Bonus	Other:	Total Annual:
2008	4	2,353,490	10,307,303	588,372	2,576,826
2009	4	2,083,861	9,752,196	520,965	2,438,049
2010	4	1,859,381	37,663,535	464,845	9,415,884
2011	4	2,289,047	22,610,428	572,262	5,652,607
2012	4	2,320,590	2,718,030	580,148	679,508
2013	4	2,345,887	16,777,611	586,472	4,194,403
2014	4	2,327,213	18,654,032	581,803	4,663,508
2015	4	2,500,785	26,206,742	625,196	6,551,685
2016	4	2,071,528	14,951,754	517,882	3,737,938
2017	4	1,967,149	14,797,926	491,787	3,699,481
2018	4	2,188,231	17,944,090	547,058	4,486,023
2019	6	3,486,166	11,467,721	581,028	1,911,287
2020	6	2,801,980	6,782,178	466,997	1,130,363
2021	5	3,482,663	7,331,484	696,533	1,466,297
2022	4	3,931,489	11,470,356	982,872	2,867,589
2023	4	4,101,942	10,675,971	1,025,485	2,668,993
2024	4	3,039,390	7,254,130	759,848	1,813,532

Non-Executive Director Remuneration - USD:

Financial Year:	No. of NEDs:	Total Fees:	Average Fees
2008	13	2,860,845	220,065
2009	12	2,500,949	208,412
2010	12	3,932,129	327,677
2011	14	2,779,243	198,517
2012	13	3,074,502	236,500
2013	13	2,988,187	229,861
2014	13	3,134,897	241,146
2015	17	3,069,565	180,563
2016	13	2,773,138	213,318
2017	11	2,343,886	213,081
2018	12	2,701,728	225,144
2019	10	2,363,580	236,358
2020	12	2,302,329	191,861
2021	11	2,519,103	229,009
2022	13	2,814,501	216,500
2023	11	2,797,782	254,344
2024	11	2,840,482	258,226

CEO Remuneration - ZAR:

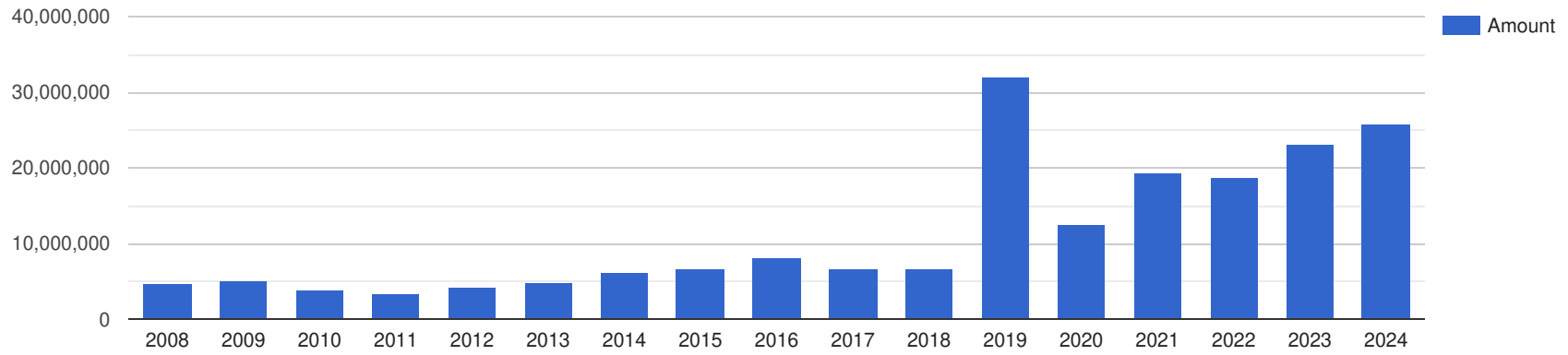
Financial Year:	Salary:	Benefits:	Cash Bonus	Other	Total Annual	LTI Payment	Total Including LTI
2008	4,691,884	1,068,986	4,202,899	0	9,963,768	1,496,435	11,460,203
2009	5,015,258	1,196,864	18,939,394	0	25,151,515	0	25,151,515
2010	3,939,488	1,185,513	28,125,000	0	33,250,000	28,125,000	61,375,000
2011	3,472,753	1,302,528	33,707,865	0	38,483,146	9,733,449	48,216,596
2012	4,154,108	1,267,578	0	0	5,421,687	0	5,421,687
2013	4,800,547	1,199,453	20,000,000	0	26,000,000	0	26,000,000
2014	6,202,100	1,297,900	32,833,333	0	40,333,333	0	40,333,333
2015	6,608,733	17,891,267	41,666,667	0	66,166,667	0	66,166,667
2016	8,180,300	1,419,700	16,848,000	20,000,000	46,448,000	0	46,448,000
2017	6,658,833	1,341,167	19,320,267	16,666,667	43,986,933	0	43,986,933
2018	6,602,900	1,230,750	20,228,950	16,833,017	44,895,617	0	44,895,617
2019	32,038,462	2,096,154	10,942,308	45,557,692	90,634,615	33,903,846	124,538,462
2020	12,489,796	857,143	244,898	13,591,837	27,183,673	0	27,183,673
2021	19,375,000	687,500	18,854,167	250,000	39,166,667	0	39,166,667
2022	18,686,275	686,275	32,921,569	235,294	52,529,412	32,372,549	84,901,961
2023	23,111,111	0	34,844,444	1,977,778	59,933,333	106,755,556	166,688,889
2024	25,880,952	1,095,238	34,309,524	0	61,285,714	63,404,762	124,690,476

Executive Director Remuneration - ZAR:

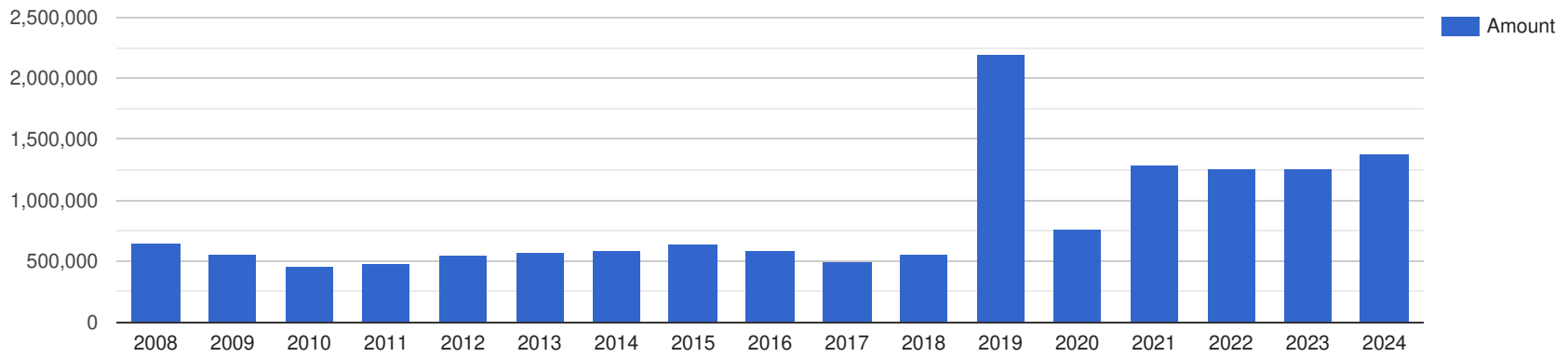
Financial Year:	No. of EDs:	Total Salary:	Total Annual Remuneration	Average Salary	Average Remuneration
2008	4	16,986,058	74,391,841	4,246,514	18,597,960
2009	4	18,691,606	87,474,242	4,672,902	21,868,561
2010	4	15,851,225	321,081,638	3,962,806	80,270,409
2011	4	16,537,719	163,353,989	4,134,430	40,838,497
2012	4	17,614,120	20,630,831	4,403,530	5,157,708
2013	4	19,705,453	140,931,933	4,926,363	35,232,983
2014	4	24,435,733	195,867,333	6,108,933	48,966,833
2015	4	25,958,100	272,075,783	6,489,525	68,018,946
2016	4	31,343,820	221,214,380	7,835,955	55,303,595
2017	4	26,130,300	196,565,783	6,532,575	49,141,446
2018	4	25,894,067	212,338,400	6,473,517	53,084,600
2019	6	50,884,615	167,384,615	8,480,769	27,897,436
2020	6	46,204,082	111,836,735	7,700,680	18,639,456
2021	5	45,908,271	96,648,943	9,181,654	19,329,789
2022	4	58,509,804	170,705,882	14,627,451	42,676,471
2023	4	75,111,111	195,488,889	18,777,778	48,872,222
2024	4	56,952,381	135,928,571	14,238,095	33,982,143

Company Directors Fee Changes

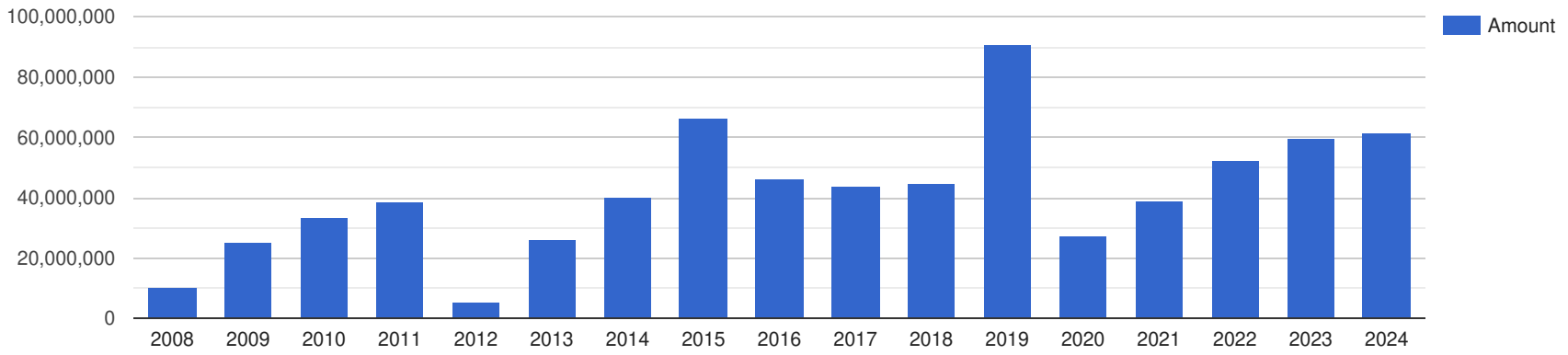
CEO Salary - ZAR



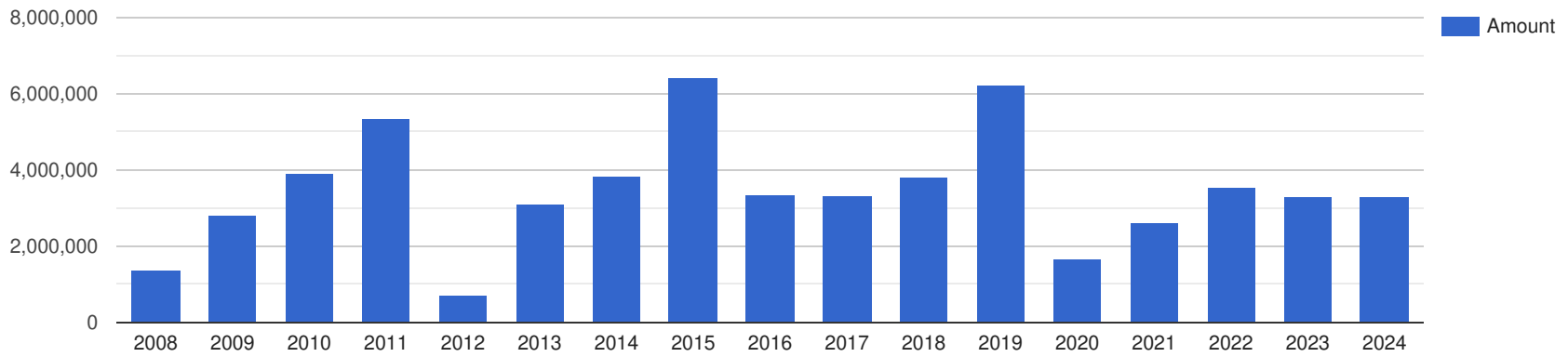
CEO Salary - USD



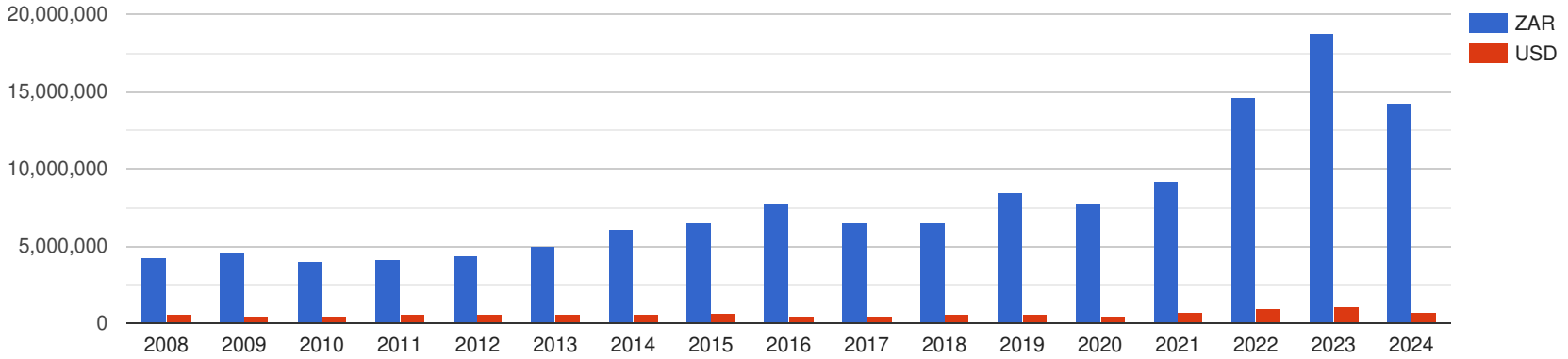
CEO Remuneration - ZAR



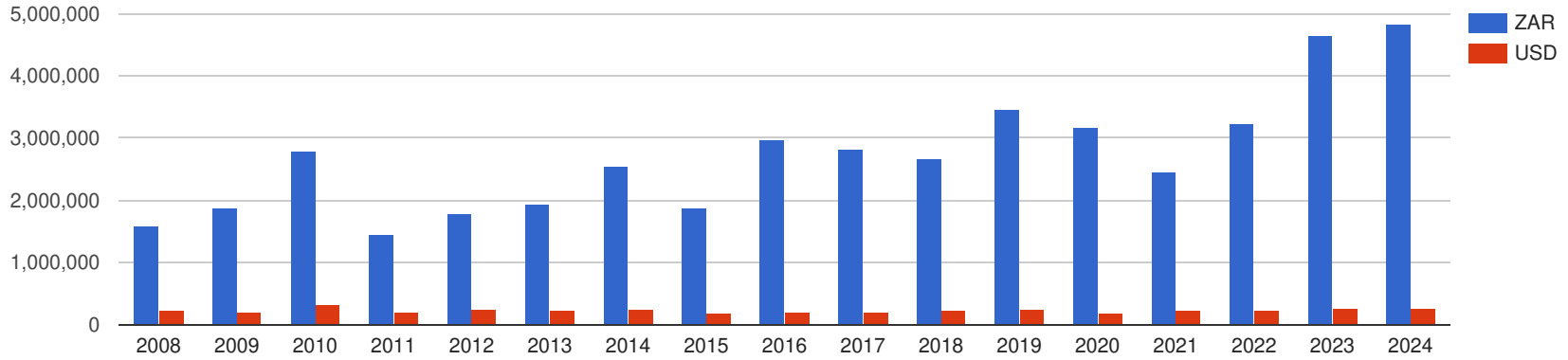
CEO Remuneration - USD



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	6333
2009	0	0	5951
2010	0	0	6123
2011	0	0	7237
2012	0	0	7286
2013	0	0	7575
2014	0	0	8258
2015	0	0	8254
2016	8421	545	8966
2017	9029	687	9716
2018	9444	702	10146
2019	9884	0	0
2020	8355	0	8355
2021	0	0	8336
2022	8244	0	8244
2023	8292	0	8292
2024	0	0	7546

Countries of Operation:

Country of Operation:	Is This the Home Country?	Is There a Recognition Agreement?	Country notes
South Africa	No	No	0
United Kingdom	No	No	0
Australia	No	No	0
Mauritius	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	2014	0	0	0	4302	0	0	0	0	No
United Kingdom	2014	0	0	0	3485	0	0	0	0	No
Australia	2014	0	0	0	471	0	0	0	0	No
Mauritius	2014	0	0	0	0	0	0	0	0	No