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 10499	Johannesburg	Gauteng	2000	+27 11 408 3911	nedbankgroupir@nedbank.co.za	http://www.liberty.co.za	0000/00/00	2023/12/31	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)	Sanlam Ltd, SANTAM LTD, Absa Group Limited

Five Major Shareholders

53% Standard Bank Group Limited
7% Public Investment Corporation SOC Ltd
6% Lexshell Investments (Pty) Ltd
4% Allan Gray (PTY) Ltd
2%

Visio Capital Management

Company Performance Report

Company Performance in US Dollars - USD

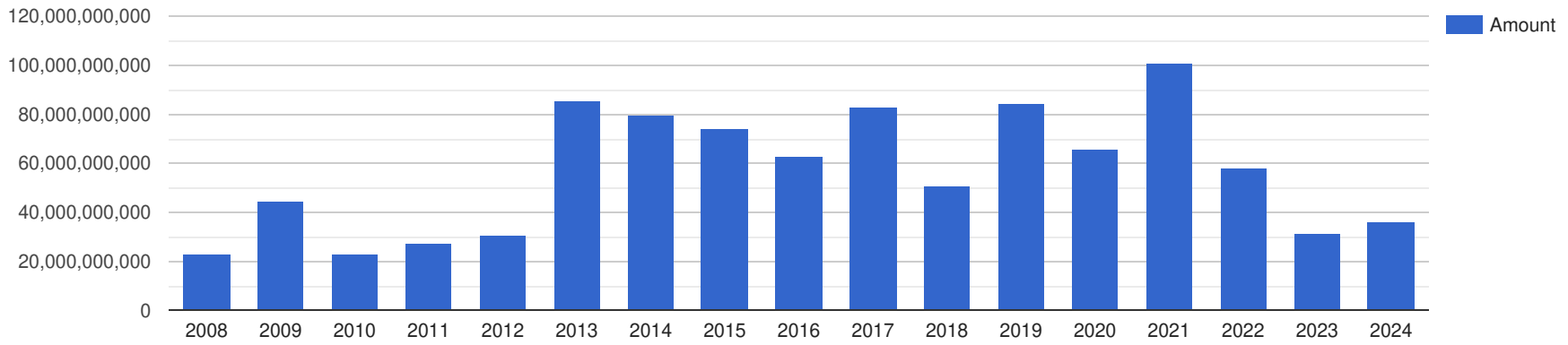
Year End:	Revenue:	Profit Before Tax:	Assets:	Liabilities:
2008	2,780,169,286	289,963,724	25,607,376,058	23,935,550,181
2009	5,543,261,700	139,464,946	27,492,012	25,871,186,016
2010	3,285,611,407	627,394,498	34,256,229,296	32,185,222,526
2011	3,781,440,443	590,443,213	35,073,130,194	32,817,867,036
2012	3,746,341,463	843,292,683	35,702,073,171	33,444,634,146
2013	8,882,604,167	774,791,667	36,524,895,833	34,300,312,500
2014	7,359,649,123	573,314,866	34,693,628,809	32,511,357,341
2015	5,798,981,191	516,457,680	32,861,912,226	30,824,843,260
2016	4,559,883,721	287,136,628	30,660,610,465	28,552,616,279
2017	6,069,112,252	481,878,210	3,237,490,829	30,354,805,576
2018	3,507,222,222	298,402,778	30,366,250,000	28,186,180,556
2019	5,851,777,424	436,352,297	31,991,823,158	29,747,418,751
2020	4,427,928,743	-148,775,402	31,887,013,832	30,009,922,830
2021	6,365,284,159	113,537,668	27,087,607,779	25,679,526,717
2022	3,361,050,430	140,053,425	24,661,281,631	23,425,833,106
2023	1,671,889,760	263,528,812	24,272,818,992	23,393,818,399
2024	1,966,598,964	337,947,508	26,840,369,017	25,966,520,002

Company Performance in South African Rand - ZAR

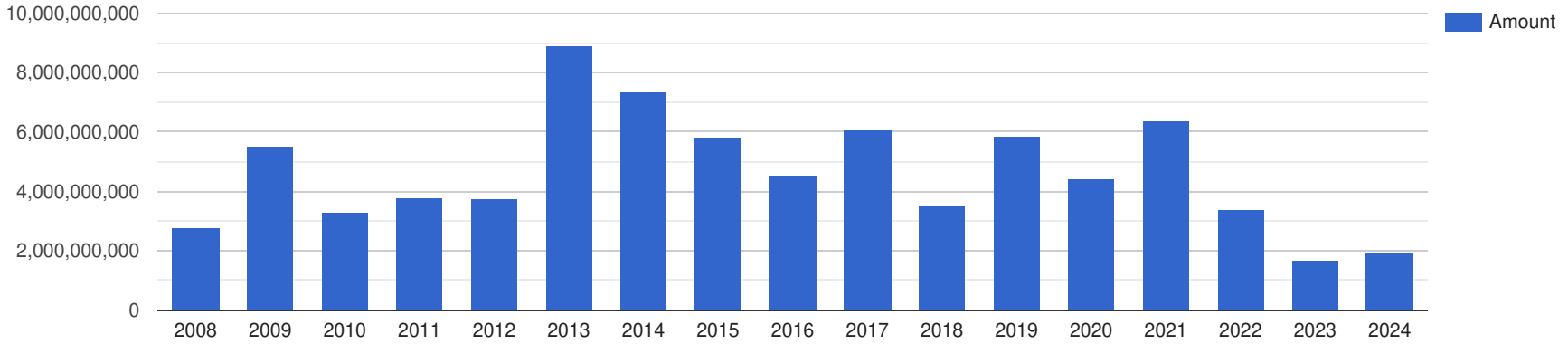
Year End:	Revenue:	Profit Before Tax:	Assets:	Liabilities:
2008	22,992,000,000	2,398,000,000	211,773,000,000	197,947,000,000
2009	44,238,000,000	1,113,000,000	219,400,000	206,465,000,000
2010	22,812,000,000	4,356,000,000	237,841,000,000	223,462,000,000
2011	27,302,000,000	4,263,000,000	253,228,000,000	236,945,000,000
2012	30,720,000,000	6,915,000,000	292,757,000,000	274,246,000,000
2013	85,273,000,000	7,438,000,000	350,639,000,000	329,283,000,000
2014	79,705,000,000	6,209,000,000	375,732,000,000	352,098,000,000
2015	73,995,000,000	6,590,000,000	419,318,000,000	393,325,000,000
2016	62,744,000,000	3,951,000,000	421,890,000,000	392,884,000,000
2017	82,722,000,000	6,568,000,000	44,127,000,000	413,736,000,000
2018	50,504,000,000	4,297,000,000	437,274,000,000	405,881,000,000
2019	84,447,000,000	6,297,000,000	461,674,000,000	429,285,000,000
2020	66,043,000,000	-2,219,000,000	475,598,000,000	447,601,000,000
2021	101,138,000,000	1,804,000,000	430,395,000,000	408,022,000,000
2022	58,004,000,000	2,417,000,000	425,597,000,000	404,276,000,000
2023	31,220,000,000	4,921,000,000	453,258,000,000	436,844,000,000
2024	35,864,000,000	6,163,000,000	489,476,000,000	473,540,000,000

Company Performance Changes Report

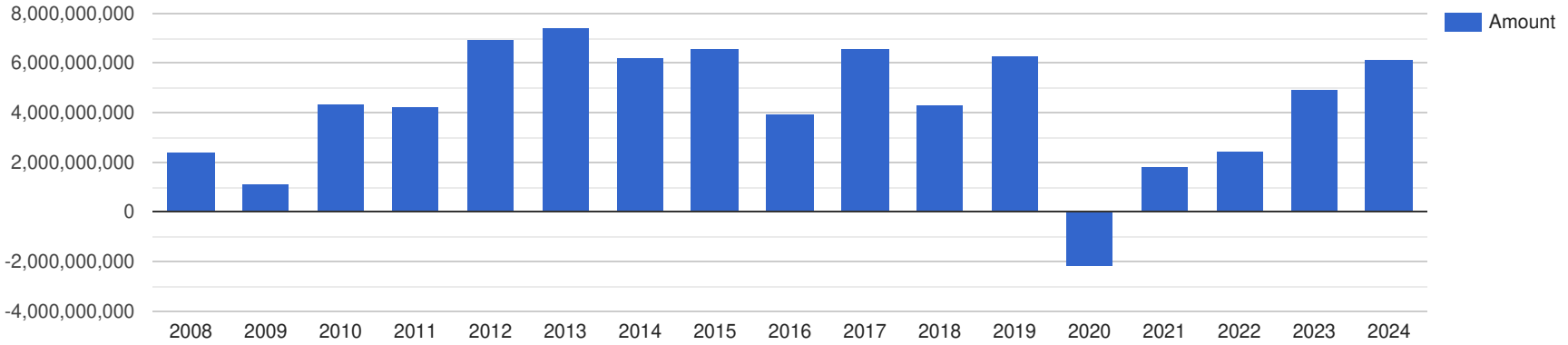
Company Revenue - ZAR



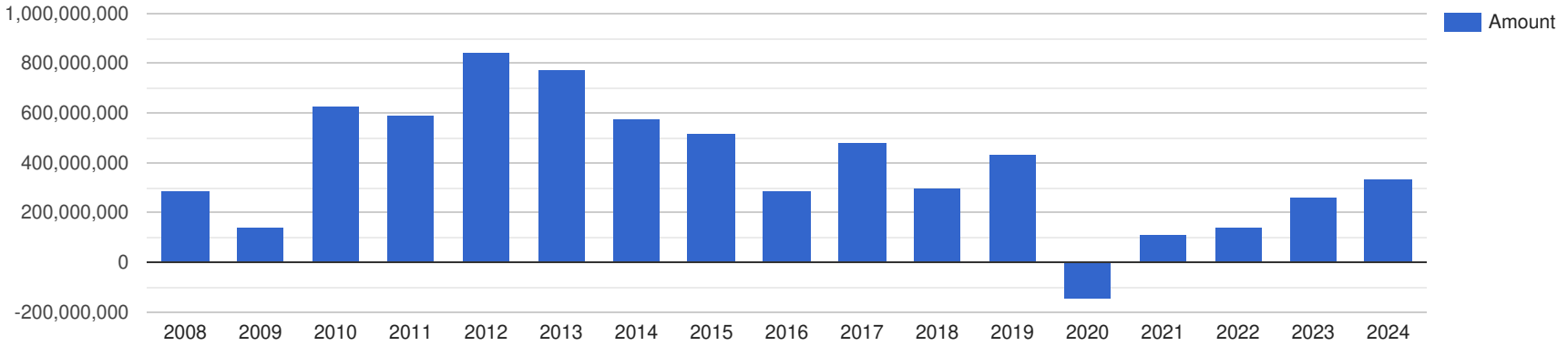
Company Revenue - USD



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	Hemphill	JB (Bruce)	Male	Yes	Yes
2009	Hemphill	JB (Bruce)	Male	Yes	Yes
2010	Hemphill	JB (Bruce)	Male	Yes	Yes
2011	Hemphill	JB (Bruce)	Male	Yes	Yes
2012	Hemphill	JB (Bruce)	Male	Yes	Yes
2013	Hemphill	JB (Bruce)	Male	Yes	Yes
2014	Hemphill	JB (Bruce)	Male	No	No
2014	Dloti	Thabo	Male	Yes	Yes
2015	Dloti	Thabo	Male	Yes	Yes
2016	Dloti	Thabo	Male	Yes	Yes
2017	Dloti	Thabo	Male	No	No
2017	Munro	David	Male	No	No
2018	Munro	David	Male	Yes	Yes
2019	Munro	David	Male	Yes	Yes
2020	Munro	David	Male	Yes	Yes
2021	Munro	David	Male	Yes	Yes
2022	Maharaj	Yuresh	Male	Yes	Yes

CEO Remuneration - USD:

Financial Year:	Salary:	Benefits:	Cash Bonus	Other:	Total Annual:	LTI Payment:	Total Including LTI:
2008	385,248	42,684	680,169	0	1,108,102	0	1,108,102
2009	386,740	46,959	262,177	0	695,875	0	695,875
2010	575,400	67,838	698,545	0	1,341,783	0	1,341,783
2011	582,825	69,806	1,015,512	0	1,668,144	0	1,668,144
2012	539,512	63,293	963,415	0	1,566,220	0	1,566,220
2013	485,104	47,396	869,792	0	1,402,292	123,266	1,525,557
2014	505,910	55,679	622,992	0	1,184,580	5,085,695	6,270,275
2015	404,075	43,887	469,749	0	917,712	364,428	1,282,139
2016	392,805	61,410	179,070	0	633,285	0	633,285
2017	563,903	77,476	302,641	4,302,128	5,246,148	1,401,027	6,647,175
2018	481,806	57,847	563,819	0	1,103,472	34,583	1,138,056
2019	485,136	45,666	610,838	12,750	1,154,390	150,717	1,305,107
2020	498,827	46,933	145,290	13,074	704,123	78,646	782,769
2021	488,262	45,944	605,576	12,776	1,152,558	1,955,944	3,108,503
2022	374,783	50,180	753,274	6,722	1,184,958	579,441	1,764,399

Executive Director Remuneration - USD:

Financial Year:	No. of EDs:	Total Salary:	Cash Bonus	Other:	Total Annual:
2008	2	678,356	1,993,108	339,178	996,554
2009	3	849,685	1,596,831	283,228	532,277
2010	4	1,176,437	2,554,947	294,109	638,737
2011	2	947,922	2,631,302	473,961	1,315,651
2012	2	881,098	2,503,171	440,549	1,251,585
2013	4	1,486,458	4,585,938	371,615	1,146,484
2014	4	1,181,071	2,910,988	295,268	727,747
2015	3	834,483	1,896,238	278,161	632,079
2016	2	643,096	1,040,625	321,548	520,313
2017	3	851,137	5,690,682	283,712	1,896,894
2018	2	698,125	1,633,333	349,063	816,667
2019	2	725,175	1,756,912	362,587	878,456
2020	2	789,474	1,134,898	394,737	567,449
2021	2	766,820	1,784,505	383,410	892,253
2022	2	464,017	1,274,192	232,008	637,096
2023	2	433,085	1,165,051	216,543	582,526

Non-Executive Director Remuneration - USD:

Financial Year:	No. of NEDs:	Total Fees:	Average Fees
2008	10	498,307	55,367
2009	11	681,892	61,990
2010	11	906,797	82,436
2011	8	867,590	108,449
2012	11	1,107,534	100,685
2013	10	1,178,990	117,899
2014	11	1,094,275	99,480
2015	15	2,565,282	171,019
2016	14	1,385,320	98,951
2017	12	1,181,878	98,490
2018	13	1,581,702	121,669
2019	14	1,364,493	97,464
2020	13	1,350,318	103,871
2021	12	3,279,124	273,260
2022	12	722,042	65,640
2023	6	670,594	111,766

CEO Remuneration - ZAR:

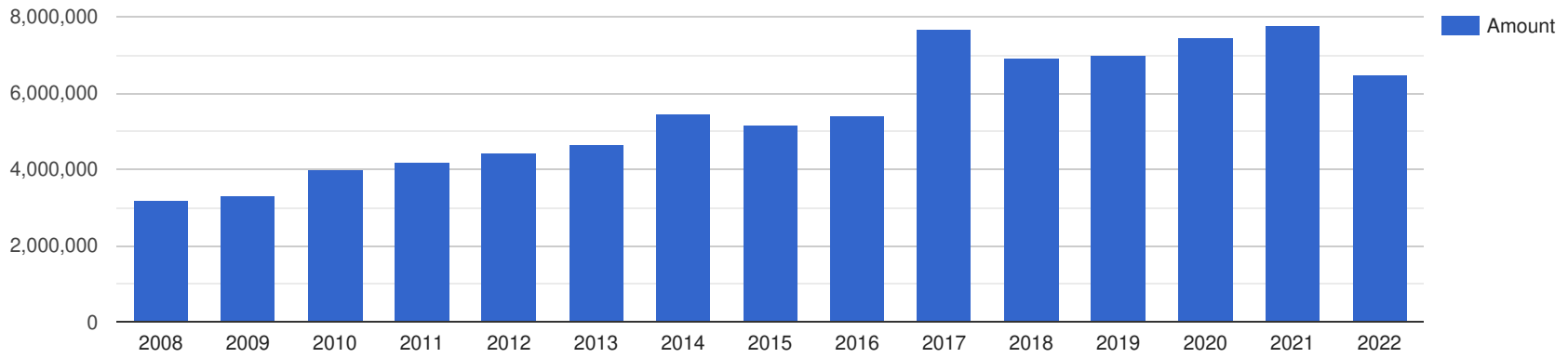
Financial Year:	Salary:	Benefits:	Cash Bonus	Other	Total Annual	LTI Payment	Total Including LTI
2008	3,186,000	353,000	5,625,000	0	9,164,000	0	9,164,000
2009	3,319,000	403,000	2,250,000	0	5,972,000	0	5,972,000
2010	3,995,000	471,000	4,850,000	0	9,316,000	0	9,316,000
2011	4,208,000	504,000	7,332,000	0	12,044,000	0	12,044,000
2012	4,424,000	519,000	7,900,000	0	12,843,000	0	12,843,000
2013	4,657,000	455,000	8,350,000	0	13,462,000	1,183,350	14,645,350
2014	5,479,000	603,000	6,747,000	0	12,829,000	55,078,075	67,907,075
2015	5,156,000	560,000	5,994,000	0	11,710,000	4,650,096	16,360,096
2016	5,405,000	845,000	2,464,000	0	8,714,000	0	8,714,000
2017	7,686,000	1,056,000	4,125,000	58,638,000	71,505,000	19,096,000	90,601,000
2018	6,938,000	833,000	8,119,000	0	15,890,000	498,000	16,388,000
2019	7,001,000	659,000	8,815,000	184,000	16,659,000	2,175,000	18,834,000
2020	7,440,000	700,000	2,167,000	195,000	10,502,000	1,173,000	11,675,000
2021	7,758,000	730,000	9,622,000	203,000	18,313,000	31,078,000	49,391,000
2022	6,468,000	866,000	13,000,000	116,000	20,450,000	10,000,000	30,450,000

Executive Director Remuneration - ZAR:

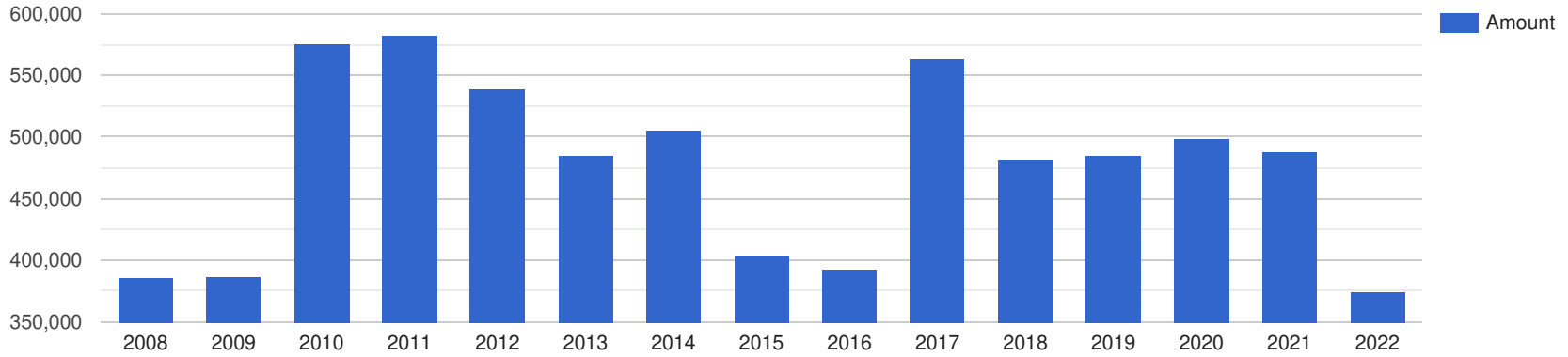
Financial Year:	No. of EDs:	Total Salary:	Total Annual Remuneration	Average Salary	Average Remuneration
2008	2	5,610,000	16,483,000	2,805,000	8,241,500
2009	3	7,292,000	13,704,000	2,430,667	4,568,000
2010	4	8,168,000	17,739,000	2,042,000	4,434,750
2011	2	6,844,000	18,998,000	3,422,000	9,499,000
2012	2	7,225,000	20,526,000	3,612,500	10,263,000
2013	4	14,270,000	44,025,000	3,567,500	11,006,250
2014	4	12,791,000	31,526,000	3,197,750	7,881,500
2015	3	10,648,000	24,196,000	3,549,333	8,065,333
2016	2	8,849,000	14,319,000	4,424,500	7,159,500
2017	3	11,601,000	77,564,000	3,867,000	25,854,667
2018	2	10,053,000	23,520,000	5,026,500	11,760,000
2019	2	10,465,000	25,354,000	5,232,500	12,677,000
2020	2	11,775,000	16,927,000	5,887,500	8,463,500
2021	2	12,184,000	28,354,000	6,092,000	14,177,000
2022	2	8,008,000	21,990,000	4,004,000	10,995,000
2023	2	8,087,000	21,755,000	4,043,500	10,877,500

Company Directors Fee Changes

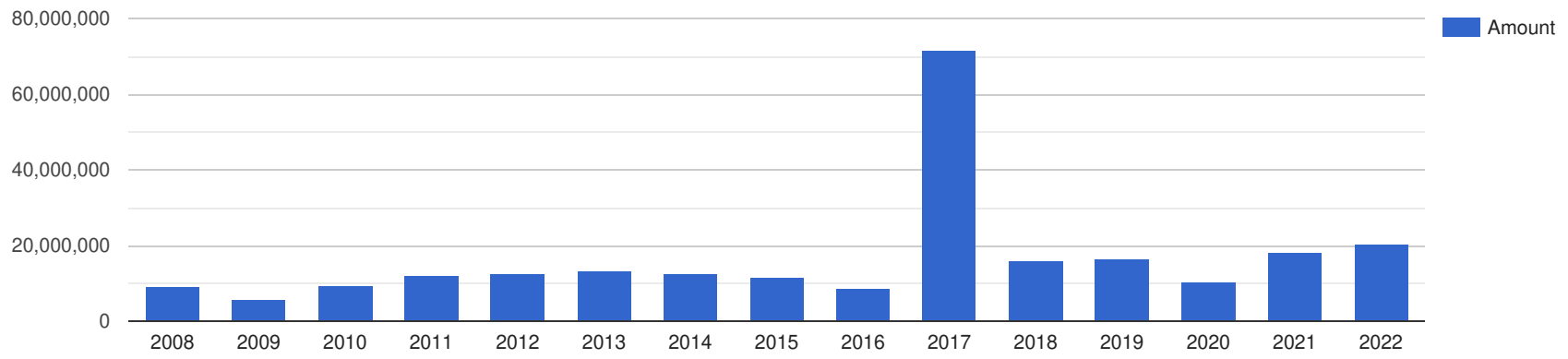
CEO Salary - ZAR



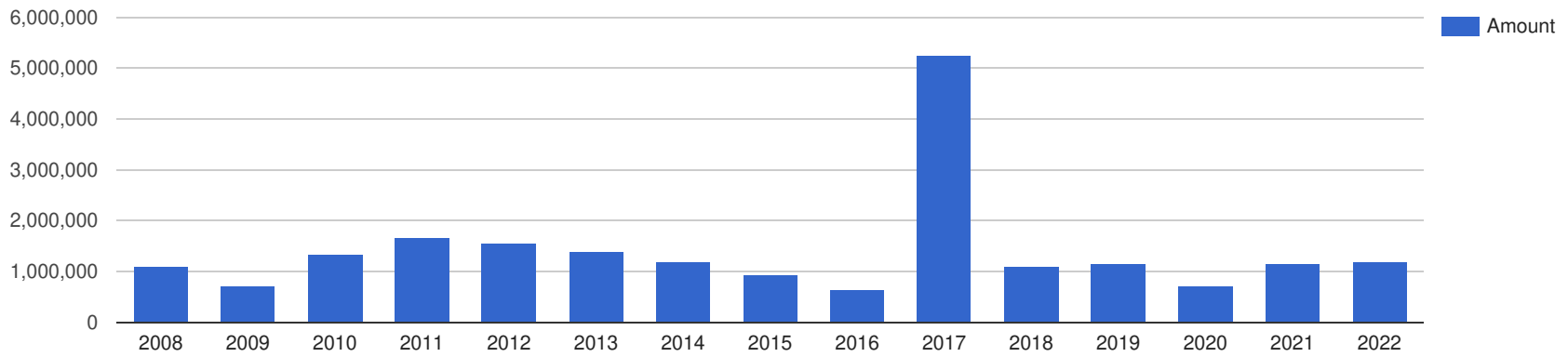
CEO Salary - USD



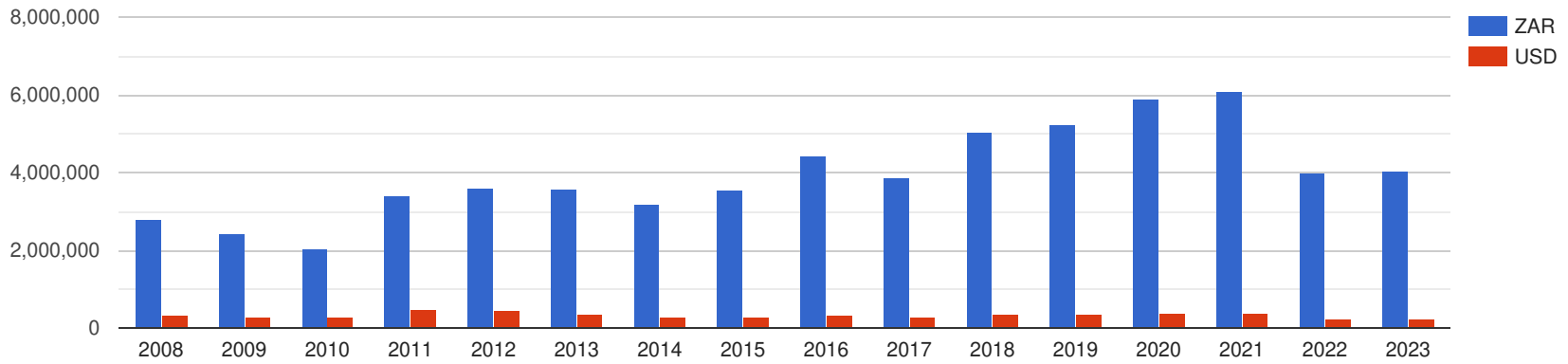
CEO Remuneration - ZAR



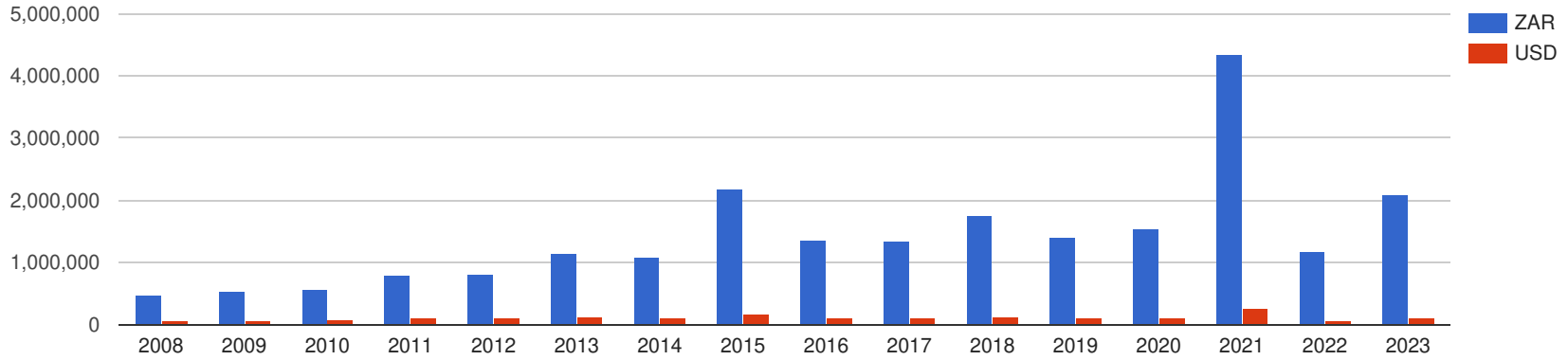
CEO Remuneration - USD



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	7876
2009	0	0	8009
2010	0	0	7607
2011	0	0	8523
2012	0	0	9449
2013	0	0	10098
2014	0	0	10563
2015	0	0	10442
2016	6139	3653	9792
2017	0	0	6096
2018	0	0	5762
2019	5700	0	0
2020	5719	0	5719
2021	5400	0	5400
2022	5323	0	5323
2023	4497	0	4497
2024	0	0	5000

Countries of Operation:

Country of Operation:	Is This the Home Country?	Is There a Recognition Agreement?	Country notes
South Africa	Yes	No	0
Lesotho	No	No	0
Swaziland	No	No	0
Mauritius	No	No	0
Zimbabwe	No	No	0
Mozambique	No	No	0
Malawi	No	No	0
Tanzania	No	No	0
Kenya	No	No	0
Uganda	No	No	0
Nigeria	No	No	0
Angola	No	No	0
Zambia	No	No	0
Botswana	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	2014	4	5838	0	0	0	0	0	0	No
Tanzania	2014	2	0	0	0	0	0	0	0	No
Angola	2014	0	0	0	0	0	0	0	0	No
Botswana	2014	2	0	0	0	0	0	0	0	No
Kenya	2014	4	0	0	0	0	0	0	0	No
Lesotho	2014	1	0	0	0	0	0	0	0	No
Malawi	2014	1	0	0	0	0	0	0	0	No
Mauritius	2014	1	0	0	0	0	0	0	0	No
Mozambique	2014	1	0	0	0	0	0	0	0	No
Namibia	2014	0	0	0	3	0	0	0	0	No
Nigeria	2014	1	0	0	0	0	0	0	0	No
Swaziland	2014	3	0	0	0	0	0	0	0	No
Uganda	2014	2	0	0	0	0	0	0	0	No
Zambia	2014	2	0	0	0	0	0	0	0	No
Zimbabwe	2014	1	0	0	0	0	0	0	0	No