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 786273	Sandton	Gauteng	2146	+27 11 2821010		http://www.rmbh.co.za	0000/00/00	2023/03/31	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

15%	Coronation Fund Managers
13%	Royal Bafokeng Holdings
6%	Steyn Capital Management
0%	N/A
0%	N/A

Company Performance Report

Company Performance in US Dollars - USD

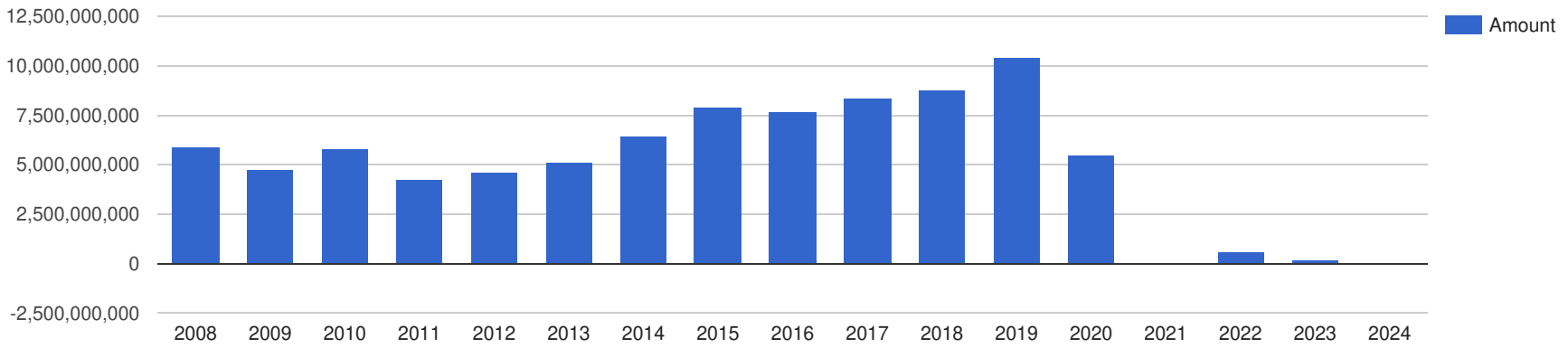
Year End:	Revenue:	Profit Before Tax:	Assets:	Liabilities:
2008	713,083,434	561,088,270	3,432,309,552	850,640,870
2009	560,296,209	347,440,758	3,373,364,929	797,428,910
2010	803,826,353	590,677,612	4,369,945,735	1,046,834,562
2011	611,418,338	590,272,206	3,599,054,441	203,495,702
2012	598,967,742	581,032,258	3,509,806,452	177,935,484
2013	580,795,455	564,772,727	3,479,431,818	147,840,909
2014	623,240,116	611,186,114	3,236,837,030	129,797,493
2015	690,996,503	679,895,105	3,192,569,930	117,919,580
2016	519,389,831	513,491,525	2,682,915,254	90,101,695
2017	639,556,236	627,926,549	3,338,485,080	172,379,495
2018	614,817,416	602,668,539	3,460,112,360	207,092,697
2019	713,151,228	684,329,431	3,646,060,108	270,760,594
2020	319,563,114	1,921,050,484	294,559,909	5,478,558
2021	2,533,148	-4,133,030	313,776,990	5,666,251
2022	41,947,596	41,947,596	265,356,888	4,601,565
2023	8,701,839	-22,931,261	83,515,762	6,020,140
2024	-3,240,454	-6,594,607	54,689,761	2,444,553

Company Performance in South African Rand - ZAR

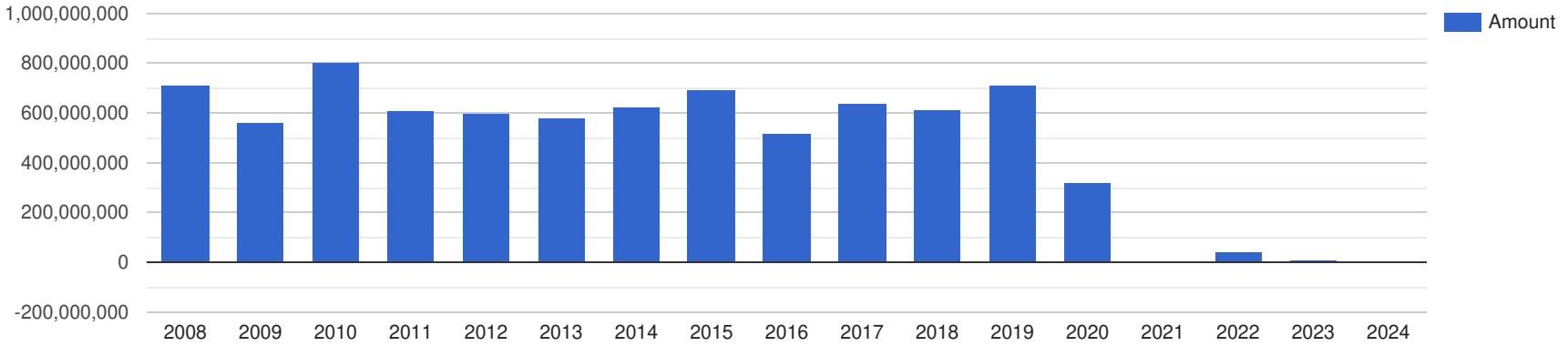
Year End:	Revenue:	Profit Before Tax:	Assets:	Liabilities:
2008	5,897,200,000	4,640,200,000	28,385,200,000	7,034,800,000
2009	4,728,900,000	2,932,400,000	28,471,200,000	6,730,300,000
2010	5,777,100,000	4,245,200,000	31,406,800,000	7,523,600,000
2011	4,267,700,000	4,120,100,000	25,121,400,000	1,420,400,000
2012	4,642,000,000	4,503,000,000	27,201,000,000	1,379,000,000
2013	5,111,000,000	4,970,000,000	30,619,000,000	1,301,000,000
2014	6,463,000,000	6,338,000,000	33,566,000,000	1,346,000,000
2015	7,905,000,000	7,778,000,000	36,523,000,000	1,349,000,000
2016	7,661,000,000	7,574,000,000	39,573,000,000	1,329,000,000
2017	8,359,000,000	8,207,000,000	43,634,000,000	2,253,000,000
2018	8,755,000,000	8,582,000,000	49,272,000,000	2,949,000,000
2019	10,417,000,000	9,996,000,000	53,258,000,000	3,955,000,000
2020	5,483,000,000	32,961,000,000	5,054,000,000	94,000,000
2021	38,000,000	-62,000,000	4,707,000,000	85,000,000
2022	629,000,000	629,000,000	3,979,000,000	69,000,000
2023	159,000,000	-419,000,000	1,526,000,000	110,000,000
2024	-57,000,000	-116,000,000	962,000,000	43,000,000

Company Performance Changes Report

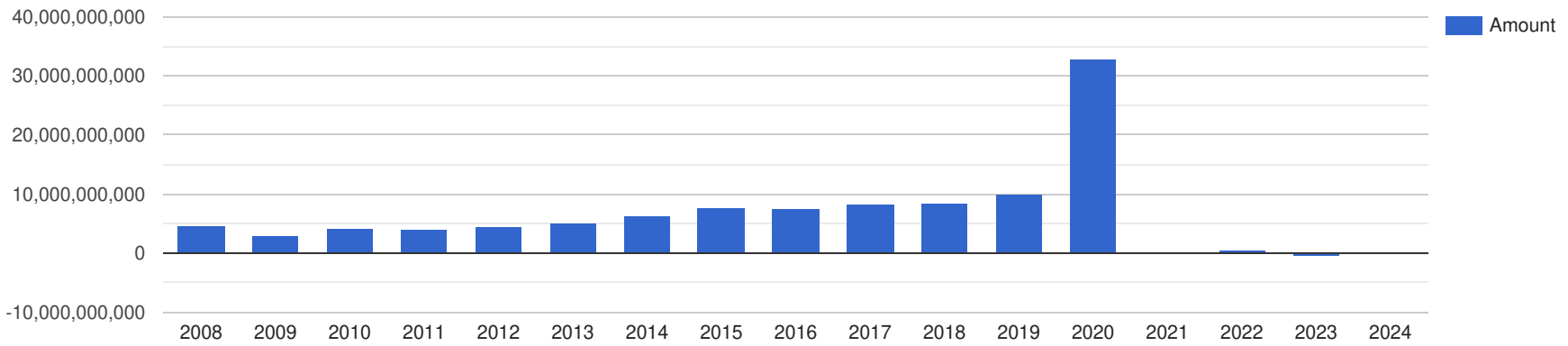
Company Revenue - ZAR



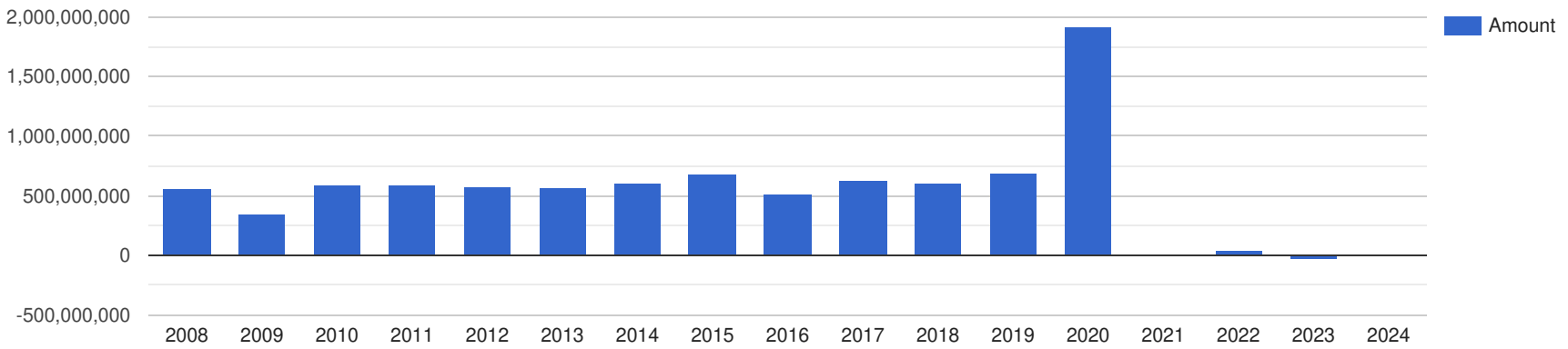
Company Revenue - USD



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	Cooper	Peter	Male	Yes	Yes
2009	Cooper	Peter	Male	Yes	Yes
2010	Cooper	Peter	Male	Yes	Yes
2011	Cooper	Peter	Male	Yes	Yes
2012	Cooper	Peter	Male	Yes	Yes
2013	Cooper	Peter	Male	Yes	Yes
2014	Cooper	Peter	Male	Yes	Yes
2015	Cooper	Peter	Male	No	No
2015	Bosman	Herman	Male	Yes	Yes
2016	Bosman	Herman	Male	Yes	Yes
2017	Bosman	Herman	Male	Yes	Yes
2018	Bosman	Herman	Male	No	No
2019	Bosman	Herman	Male	Yes	Yes
2020	Bosman	Herman	Male	Yes	Yes
2021	Bosman	Herman	Male	Yes	Yes
2022	Bosman	Herman	Male	Yes	Yes
2022	Roberts	Brian	Male	No	No
2023	Roberts	Brian	Male	Yes	Yes
2024	Roberts	Brian	Male	No	No

CEO Remuneration - USD:

Financial Year:	Salary:	Benefits:	Cash Bonus	Other:	Total Annual:	LTI Payment:	Total Including LTI:
2008	267,352	59,613	574,365	0	901,330	89,480	990,810
2009	283,500	63,272	387,439	0	734,211	46,027	780,238
2010	366,912	81,119	556,560	0	1,004,592	241,826	1,246,417
2011	435,387	95,702	365,330	0	896,418	309,456	1,205,874
2012	426,839	157,806	351,613	0	936,258	12,903	949,161
2013	815,341	150,568	0	0	965,909	0	965,909
2014	725,362	148,795	101,446	0	975,603	1,179,460	2,155,063
2015	511,364	85,227	656,294	0	1,252,885	571,241	1,824,126
2016	141,424	20,814	33,898	0	196,136	0	196,136
2017	171,691	23,412	0	0	195,103	0	195,103
2018	172,331	22,683	0	0	195,014	0	195,014
2019	190,320	19,580	0	3,081	212,980	0	212,980
2020	164,297	17,543	0	5,304	187,143	0	187,143
2021	50,930	6,066	0	2,133	59,129	0	59,129
2022	353,718	13,338	0	0	367,056	0	367,056
2023	222,253	1,368	0	0	223,621	65,620	289,240
2024	230,870	1,421	0	0	232,291	831,666	1,063,957

Executive Director Remuneration - USD:

Financial Year:	No. of EDs:	Total Salary:	Cash Bonus	Other:	Total Annual:
2008	1	267,352	901,330	267,352	901,330
2009	1	283,500	734,211	283,500	734,211
2010	1	366,912	1,004,592	366,912	1,004,592
2011	1	435,387	896,418	435,387	896,418
2012	1	426,839	936,258	426,839	936,258
2013	1	815,341	965,909	815,341	965,909
2014	1	725,362	975,603	725,362	975,603
2015	2	511,364	1,252,885	255,682	626,442
2016	1	141,424	196,136	141,424	196,136
2017	1	171,691	195,103	171,691	195,103
2018	1	172,331	195,014	172,331	195,014
2019	1	190,320	212,980	190,320	212,980
2020	1	164,297	187,143	164,297	187,143
2021	1	50,930	59,129	50,930	59,129
2022	2	353,718	367,056	176,859	183,528
2023	3	335,705	341,014	111,902	113,671
2024	2	468,334	469,756	234,167	234,878

Non-Executive Director Remuneration - USD:

Financial Year:	No. of NEDs:	Total Fees:	Average Fees
2008	8	151,753	18,969
2009	10	170,240	17,024
2010	10	205,510	20,551
2011	11	212,894	19,354
2012	10	161,677	16,168
2013	11	161,136	14,649
2014	10	156,316	15,632
2015	14	211,497	15,107
2016	15	153,356	10,224
2017	14	184,239	13,160
2018	18	2,767,205	153,734
2019	14	197,577	14,113
2020	14	168,609	12,044
2021	15	69,195	4,613
2022	7	116,105	16,586
2023	6	98,292	16,382
2024	7	118,249	16,893

CEO Remuneration - ZAR:

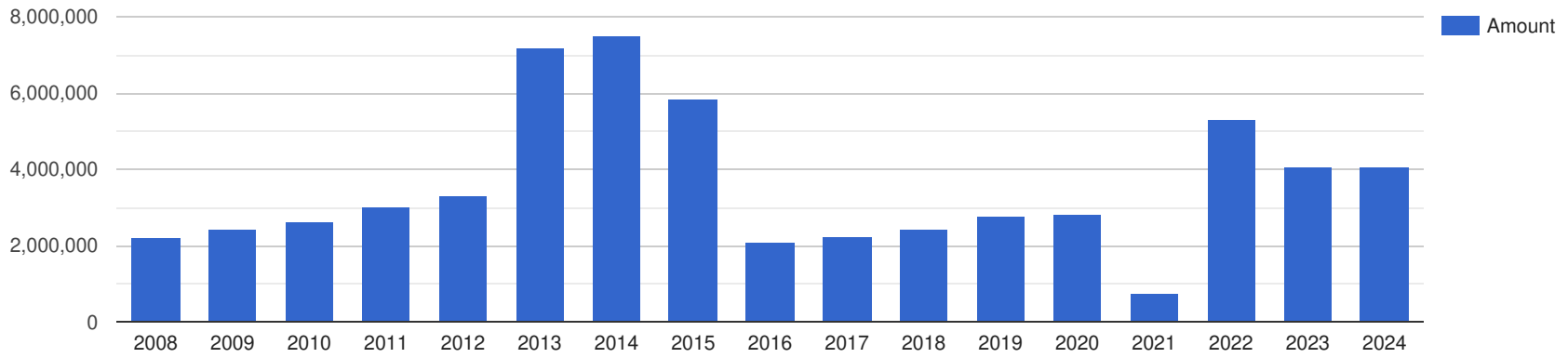
Financial Year:	Salary:	Benefits:	Cash Bonus	Other	Total Annual	LTI Payment	Total Including LTI
2008	2,211,000	493,000	4,750,000	0	7,454,000	740,000	8,194,000
2009	2,433,000	543,000	3,325,000	0	6,301,000	395,000	6,696,000
2010	2,637,000	583,000	4,000,000	0	7,220,000	1,738,000	8,958,000
2011	3,039,000	668,000	2,550,000	0	6,257,000	2,160,000	8,417,000
2012	3,308,000	1,223,000	2,725,000	0	7,256,000	100,000	7,356,000
2013	7,175,000	1,325,000	0	0	8,500,000	0	8,500,000
2014	7,522,000	1,543,000	1,052,000	0	10,117,000	12,231,000	22,348,000
2015	5,850,000	975,000	7,508,000	0	14,333,000	6,535,000	20,868,000
2016	2,086,000	307,000	500,000	0	2,893,000	0	2,893,000
2017	2,244,000	306,000	0	0	2,550,000	0	2,550,000
2018	2,454,000	323,000	0	0	2,777,000	0	2,777,000
2019	2,780,000	286,000	0	45,000	3,111,000	0	3,111,000
2020	2,819,000	301,000	0	91,000	3,211,000	0	3,211,000
2021	764,000	91,000	0	32,000	887,000	0	887,000
2022	5,304,000	200,000	0	0	5,504,000	0	5,504,000
2023	4,061,000	25,000	0	0	4,086,000	1,199,000	5,285,000
2024	4,061,000	25,000	0	0	4,086,000	14,629,000	18,715,000

Executive Director Remuneration - ZAR:

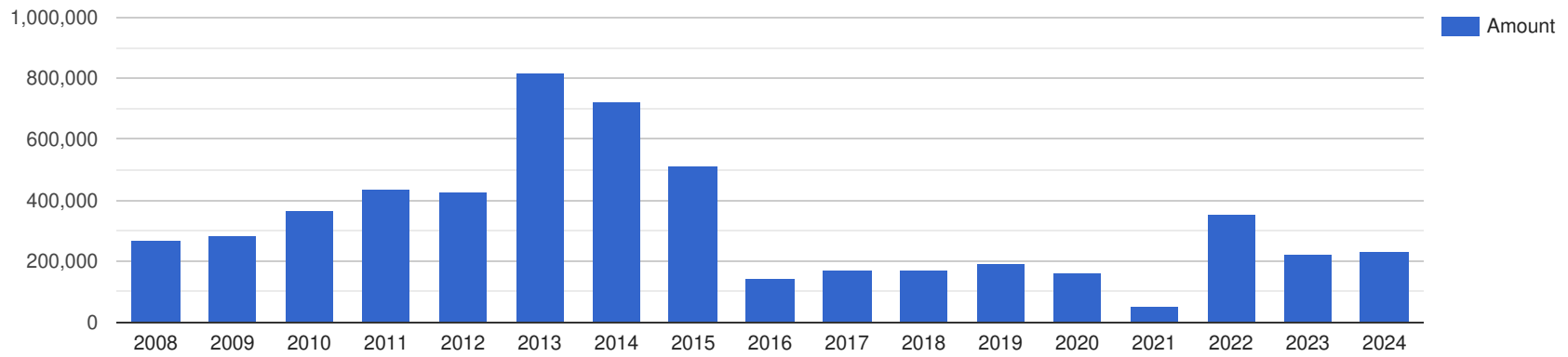
Financial Year:	No. of EDs:	Total Salary:	Total Annual Remuneration	Average Salary	Average Remuneration
2008	1	2,211,000	7,454,000	2,211,000	7,454,000
2009	1	2,433,000	6,301,000	2,433,000	6,301,000
2010	1	2,637,000	7,220,000	2,637,000	7,220,000
2011	1	3,039,000	6,257,000	3,039,000	6,257,000
2012	1	3,308,000	7,256,000	3,308,000	7,256,000
2013	1	7,175,000	8,500,000	7,175,000	8,500,000
2014	1	7,522,000	10,117,000	7,522,000	10,117,000
2015	2	5,850,000	14,333,000	2,925,000	7,166,500
2016	1	2,086,000	2,893,000	2,086,000	2,893,000
2017	1	2,244,000	2,550,000	2,244,000	2,550,000
2018	1	2,454,000	2,777,000	2,454,000	2,777,000
2019	1	2,780,000	3,111,000	2,780,000	3,111,000
2020	1	2,819,000	3,211,000	2,819,000	3,211,000
2021	1	764,000	887,000	764,000	887,000
2022	2	5,304,000	5,504,000	2,652,000	2,752,000
2023	3	6,134,000	6,231,000	2,044,667	2,077,000
2024	2	8,238,000	8,263,000	4,119,000	4,131,500

Company Directors Fee Changes

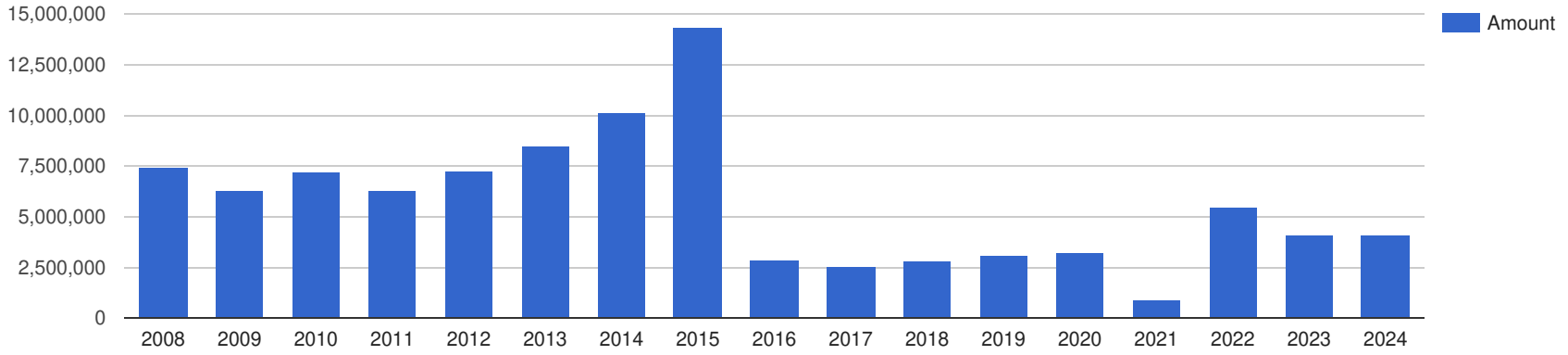
CEO Salary - ZAR



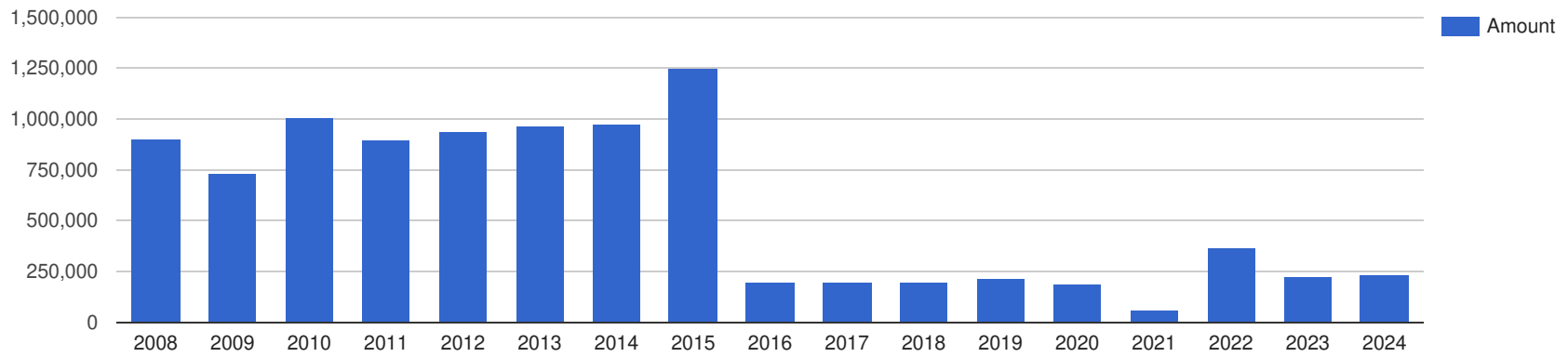
CEO Salary - USD



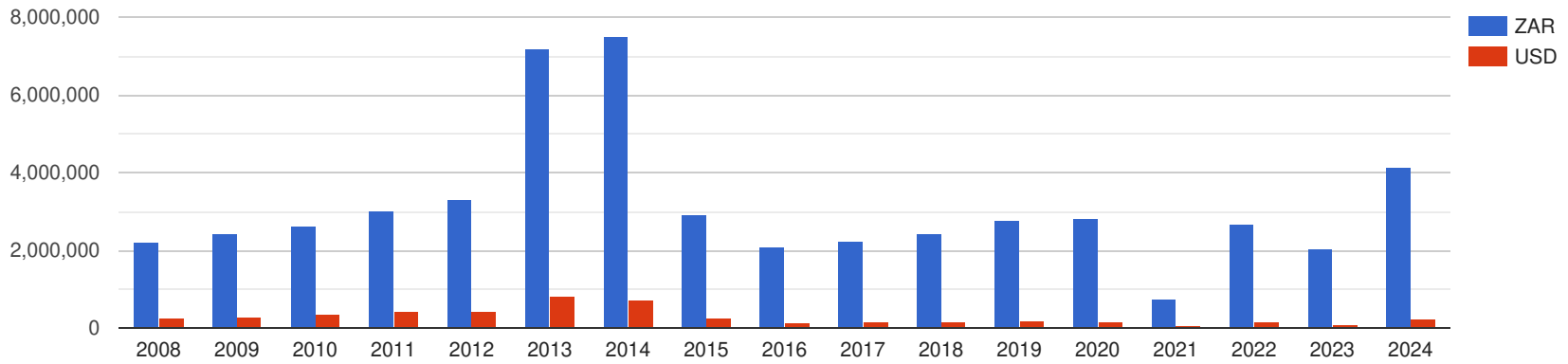
CEO Remuneration - ZAR



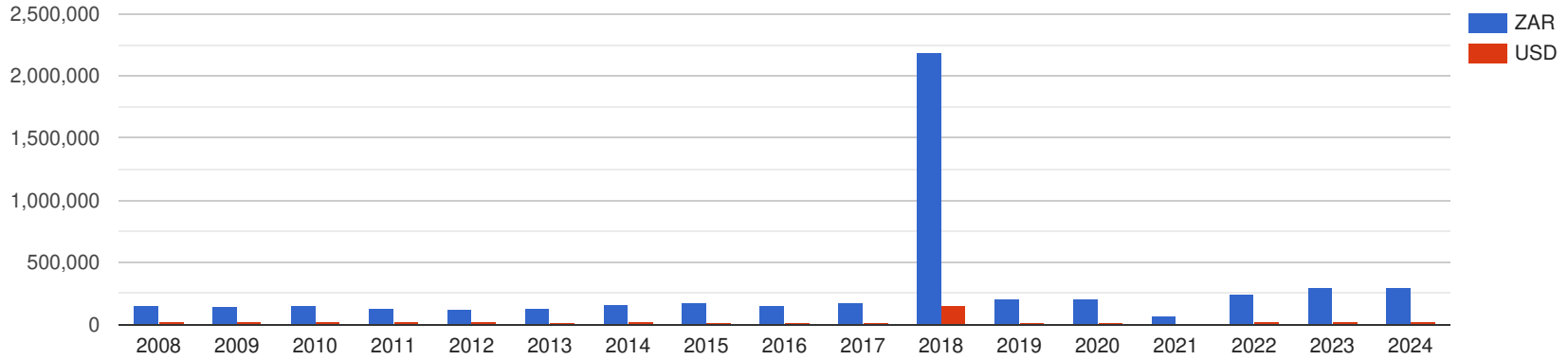
CEO Remuneration - USD



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	0
2009	0	0	0
2010	0	0	0
2011	0	0	34612
2012	0	0	0
2013	0	0	0
2014	0	0	0
2015	42263	0	0
2016	45100	0	45100
2017	0	0	45000
2018	0	0	38058
2019	40233	0	40233
2020	48780	0	48780
2021	0	0	48780
2022	4	0	4
2023	2	0	2
2024	0	0	2

Countries of Operation:

Country of Operation:	Is This the Home Country?	Is There a Recognition Agreement?	Country notes
South Africa	Yes	No	RMBH does not have any geographic segments as FirstRand is viewed as a South African entity
Nigeria	No	No	opened in February 2013
Namibia	No	No	0
Botswana	No	No	0
Kenya	No	No	0
Angola	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	2012	0	0	0	0	0	0	0	0	No
Angola	2013	0	0	0	0	0	0	0	0	No
Botswana	2013	0	0	0	0	0	0	0	0	No
Kenya	2013	0	0	0	0	0	0	0	0	No
Namibia	2013	0	0	0	0	0	0	0	0	No
Nigeria	2013	0	0	0	0	0	0	0	0	No