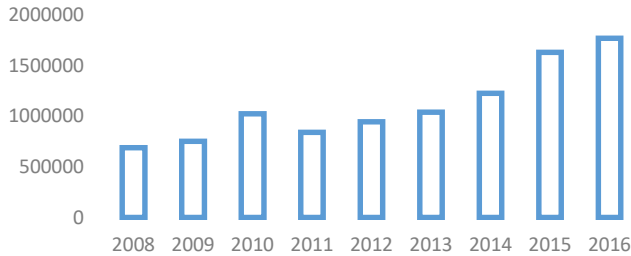
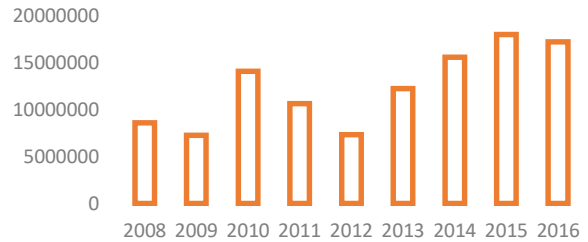


FACT SHEET: Director Remuneration – Banking and Financial Services

Average Non-Executive Remuneration (ZAR):
Excl LTI



Average Executive Remuneration (ZAR):
Excl LTI

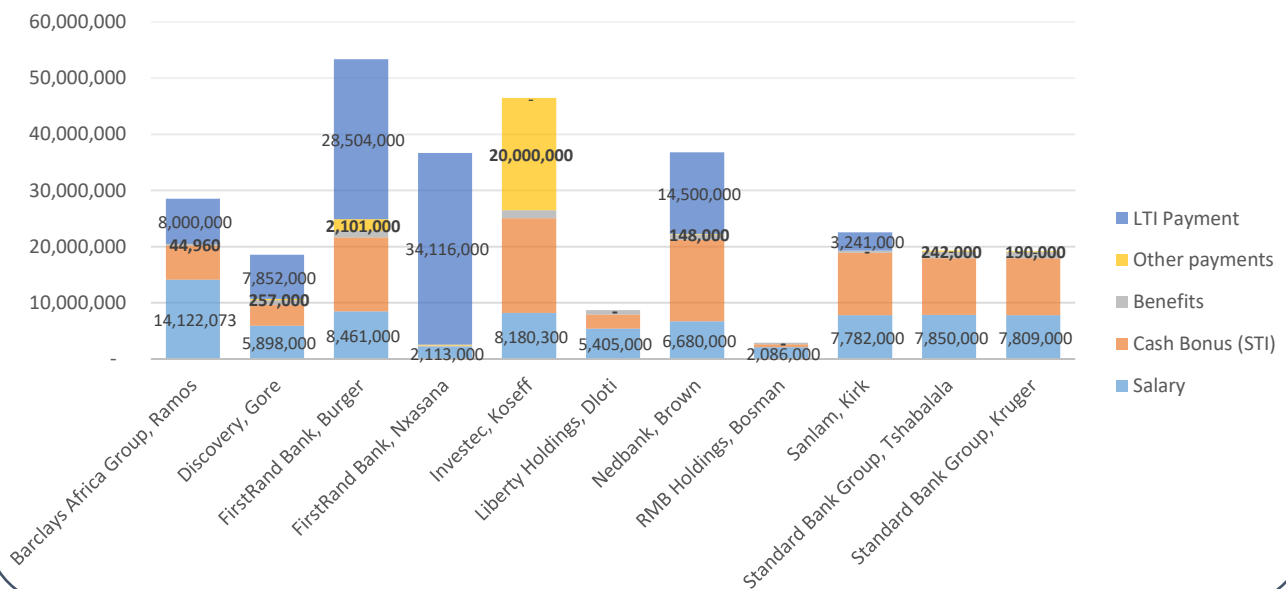


Banking and financial services sector Non-Executive Directors: **8%** increase in average year-on-year remuneration growth rate between 2015 and 2016.

Banking and financial services sector Executive Directors: **-4%** decrease in average year-on-year remuneration growth rate between 2015 and 2016.

FirstRand Bank changed their CEO during 2016 and it was noted that Standard Bank has two CEOs. It can be seen that STI played a more apparent role than LTI's in the sector. The highest remuneration package (excluding LTI) was paid the **Investec CEO, Stephen Koseff** to the value of **R 46,488,000**. Despite only being in his position for nine months, the **FirstRand bank CEO, Johan Burger** received an LTI of **R 28,504,000** and total remuneration of **R 53,387,000** which is the highest within the sector. The previous **FirstRand bank CEO, Sizwe Nxasama** also received an LTI of R 34 116 000 for three months' worth of work.

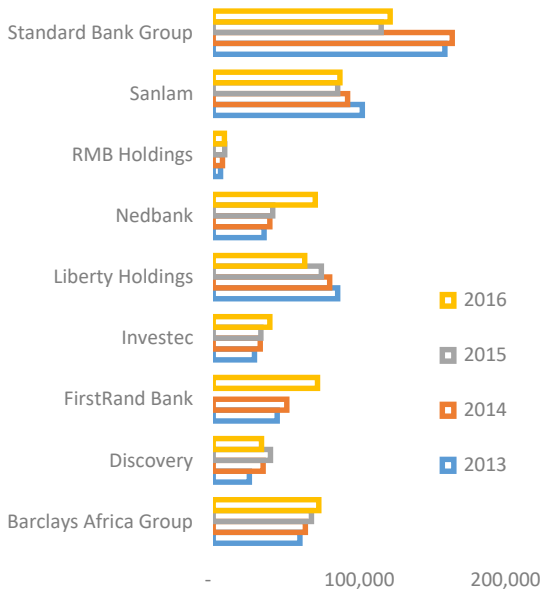
BANKING AND FINANCIAL SERVICES SECTOR CEO REMUNERATION (ZAR) 2016



FACT SHEET: Revenue and Profit – Banking and Financial Sector

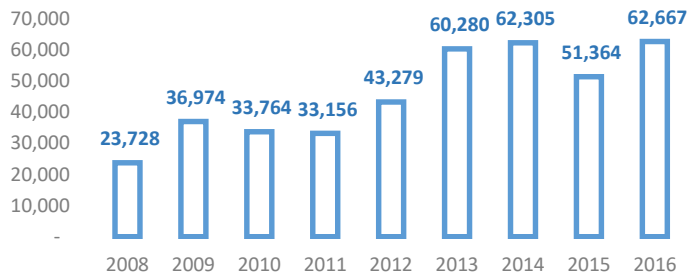
REVENUE:

**MNC Revenue 2013 - 2016 (R'mill):
Banking and Financial**



The banking and financial sector has shown positive growth in revenue since 2007 despite a slight decrease in 2015. As a result of the decrease, a growth rate of **22%** was experienced between 2015 and 2016. Nedbank and FirstRand bank have both shown considerable increases in revenue between 2015 and 2016.

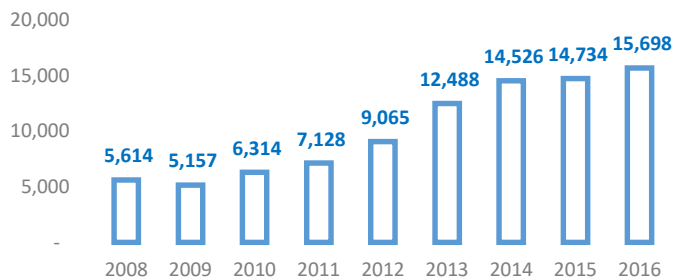
Average PBT 2008 - 2016 (R'mill): Banking and Financial



PROFIT BEFORE TAX:

All the companies within the banking and financial sector had positive PBT levels and there was an average overall increase of **7%**.

Average PBT 2008 - 2016 (R'mill): Banking and Financial



**MNC PBT 2013 - 2016 (R'mill):
Banking and Financial**

