

EXECUTIVE COMMITTEE



Nicolaas Kruger (47)
Group chief executive officer
BCom, FFA, FASSA, AMP (Oxford)
 Financial services industry experience:
 24 years



Preston Speckmann (58)
Group finance director
BCompt (Hons), CA(SA)
 Financial services industry experience:
 23 years
 Retired 30 June 2015



Mark van der Watt (47)
Chief executive: Momentum Retail
BSc (Hons), FIA, FASSA
 Financial services industry experience:
 20 years



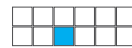
Khanyi Nzukuma (44)
Chief executive: Metropolitan Retail
BA, MBA, PhD
 Financial services industry experience:
 17 years



Etienne de Waal (47)
Chief executive: Products and Solutions
BCom (Hons), FFA, FASSA
 Financial services industry experience:
 24 years



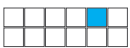
Danie Botes (51)
Chief operating officer
BCompt (Hons)
 Financial services industry experience:
 30 years



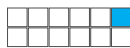
Mary Vilakazi (37)
Group finance director
BCom (Hons), HDip Auditing, CA(SA)
 Financial Services industry experience:
 15 years
 Appointed as finance director on
 1 July 2015



Vuyo Lee (37)
**Group executive: Brand, Corporate
 Affairs and Transformation**
BCom (Hons), MAP, MBA
 Financial services industry experience:
 11 years



Herman Schoeman (52)
Chief executive: Corporate and Public Sector
BCom, MBA
 Financial services industry experience: 25 years



Blum Khan (58)
Chief executive: International
CA(SA)
 Financial services industry experience: 20 years



Ngao Motsei (50)
Group executive: strategic human resources and transformation
BSocSc (Hons) (UCT), MRP (Cornell University), IOSD (Gestalt Institute of Cleveland), BSHR (INSEAD)
 Human resources experience: 14 years
 Resigned 30 June 2015



Jan Lubbe (44)
Chief risk officer
CA(SA), MBA, MCom
 Financial services industry experience: 21 years