

# 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



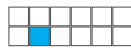
**Mark van der Watt (47)**  
**Chief executive: Momentum Retail**  
*BSc (Hons), FIA, FASSA*  
 Financial services industry experience:  
 20 years



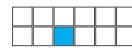
**Khanyi Nzukuma (44)**  
**Chief executive: Metropolitan Retail**  
*BA, MBA, PhD*  
 Financial services industry experience:  
 17 years



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



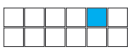
**Danie Botes (51)**  
**Chief operating officer**  
*BCompt (Hons)*  
 Financial services industry experience:  
 30 years



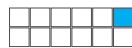
**Mary Vilakazi (37)**  
**Group finance director**  
*BCom (Hons), HDip Auditing, CA(SA)*  
 Financial Services industry experience:  
 15 years  
 Appointed as finance director on  
 1 July 2015



**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