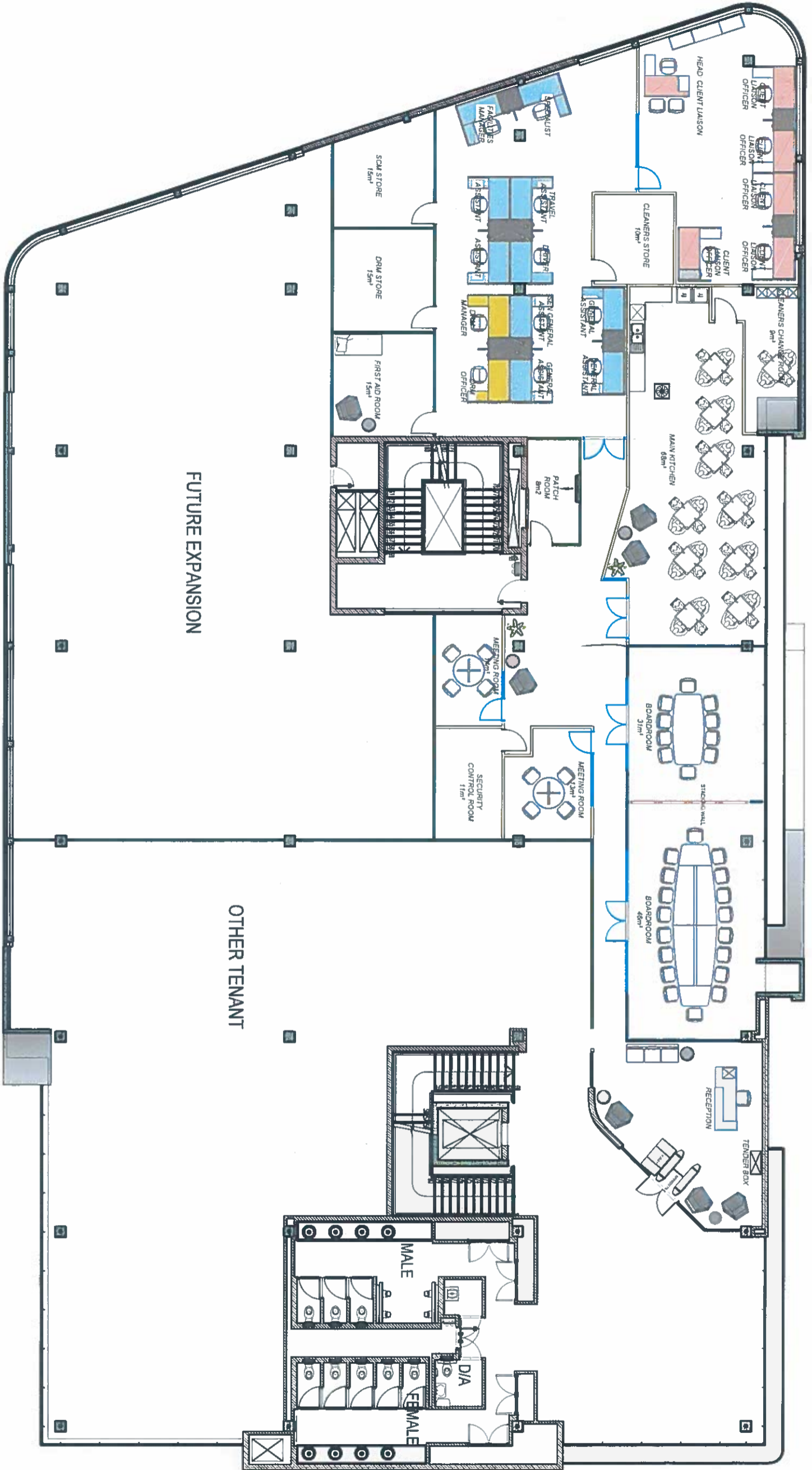


FIRST



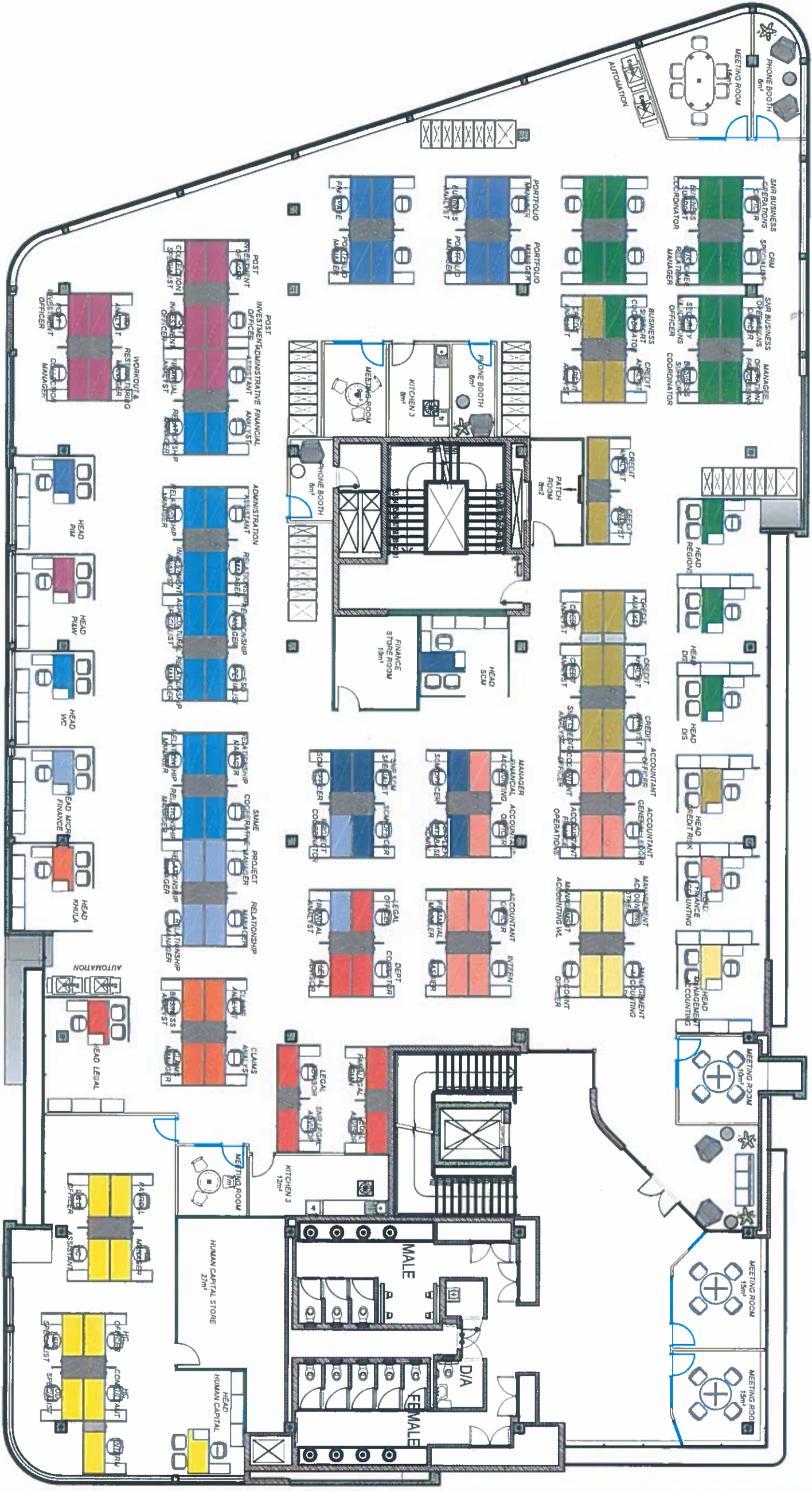
FUTURE EXPANSION

OTHER TENANT

[Handwritten signature]
 SA Mores
 Acting CEO

17-07-2019

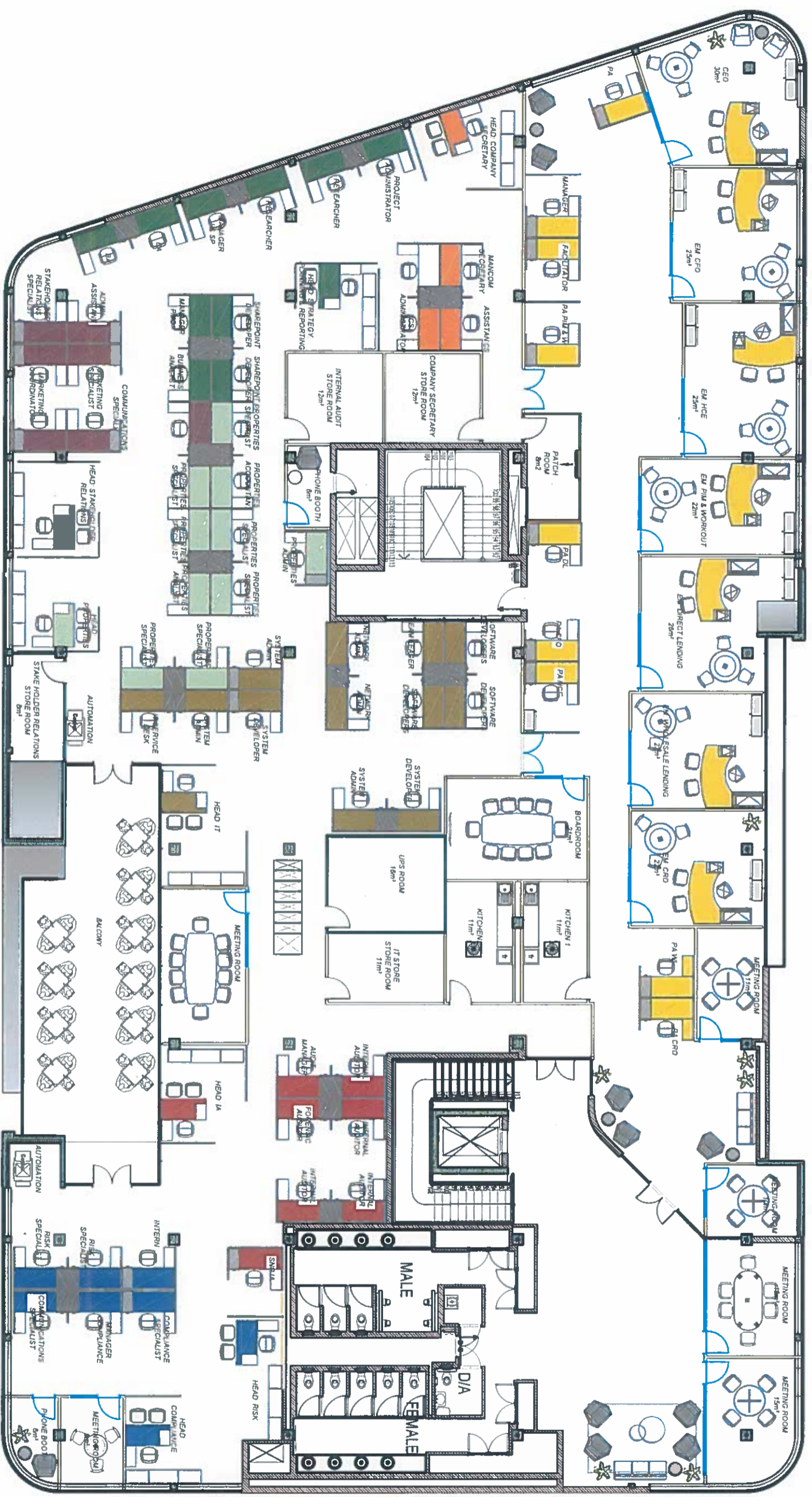
SECOND



- HR
- KHULA
- LEGAL
- P&W
- P&M
- WHOLESALE
- DIRECT LENDING
- CREDIT RISK
- WHOLESALE LENDING
- MICRO FINANCE
- FINANCE
- FINANCE ACCOUNTING
- MANAGEMENT ACCOUNTING
- SCM

[Handwritten Signature]
 SA Nolefs
 Acting CEO
 17-07-2019

THIRD



- EXECUTIVE MANAGEMENT
- COMPANY SECRETARY
- INTERNAL AUDIT
- STAKEHOLDER RELATIONS
- RISK & COMPLIANCE
- STRATEGY & PROJECT
- IT
- PROPERTIES

SA Waters
Acting CEO
 17-07-2019