

## EXECUTIVE COMMITTEE



**Nicolaas Kruger (46)**  
**Group chief executive officer**  
*BCom, FFA, FASSA, AMP (Oxford)*  
Financial services industry experience: 23 years



**Preston Speckmann (57)**  
**Group finance director**  
*BCompt (Hons), CA(SA)*  
Financial services industry experience: 22 years



**Mark van der Watt (46)**  
**Chief executive: Momentum Retail**  
*BSc (Hons), FIA, FASSA*  
Financial services industry experience: 19 years



**Khanyi Nzukuma (43)**  
**Chief executive: Metropolitan Retail**  
*BA, MBA, PhD*  
Financial services industry experience: 16 years



**Herman Schoeman (51)**  
**Chief executive: Corporate and Public Sector**  
*BCom, MBA*  
Financial services industry experience: 24 years



**Blum Khan (57)**  
**Chief executive: Metropolitan International**  
*CA(SA)*  
Financial services industry experience: 19 years



**Etienne de Waal (46)**  
**Chief executive: Products and Solutions**  
*BCom (Hons), FFA, FASSA*  
 Financial services industry experience: 23 years



**Danie Botes (50)**  
**Chief operating officer**  
*BCompt (Hons)*  
 Financial services industry experience: 29 years



**Mary Vilakazi (37)**  
**Chief executive: Balance sheet management**  
*BCom (Hons), HDip Auditing, CA(SA)*  
 Financial services industry experience: 14 years



**Vuyo Lee (36)**  
**Group executive: Brand and Corporate Affairs**  
*BCom (Hons), MAP, MBA*  
 Financial services industry experience: 10 years



**Ngao Motsei (49)**  
**Group executive: strategic human resources and transformation**  
*BSocSc (Hons) (UCT), MRP (Cornell University) IOSD (Gestalt Institute of Cleveland), BSHR (INSEAD)*  
 Human resources experience: 13 years



**Jan Lubbe (43)**  
**Chief Risk Officer**  
*CA(SA), MBA, MCom*  
 Financial services industry experience: 20 years