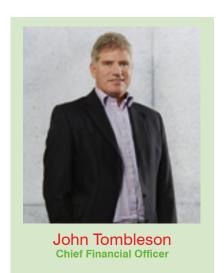
WHO **LEADS US**

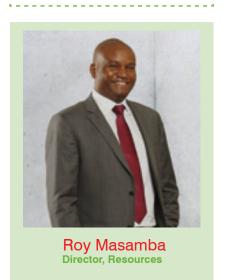


Robert Collymore **Chief Executive Officer**





Peter Arina General Manager, Consumer **Business Unit**





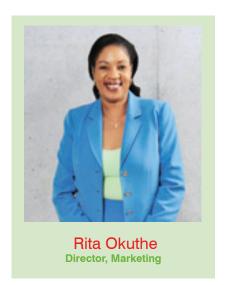
Nicholas Mulila **Director, Risk Management**



Business Unit



Joseph Ogutu Director, Strategy & Innovation





Denish Osodo Director, Internal Audit





Betty Mwangi-Thuo General Manager, Financial Services





Pauline Warui Director, Customer Care

OUR OBJECTIVE IS

OUR OBJECTIVE IS TO ENSURE ETHICAL MANAGEMENT AND RESPONSIBLE CONTROL

Profiles of the Senior Leadership Team members are on pages 132 to 133