

## **Curriculum Vitae – Matshediso Olebogeng Silas Mongale**

### **Personal Profile**

I am a banking executive with wealth of experience from multiple roles of leadership within the South African financial services sector. I am a Chartered Accountant with about 15 years of post-articles experience and holds Master's in Business Administration from the Gordon Institute of business Science (GIBS – University of Pretoria). My skills are diverse spanning across finance, risk management, strategy & execution, change management and people management. I am a hands-on leader with proven track record of successful delivery of all key projects.

### ***Brief description of my skillset includes:***

- Providing a non-executive oversight and strategy formulation for Copperleaf Golf and Leisure (Pty) Ltd. This within my role as a non-executive director and Chairperson for Audit and Risk Committee.
- Providing executive oversight and leadership within the BS&R South and Central region and for the portfolio. Actively participating and presenting at various risk governance committees (Watchlist and Non-Performing Loans) at regional and global level. I'm also directly involved in the management (including restructuring, renegotiation, rescheduling) of distressed and defaulted counterparty credit exposure across the region.
- Conducting credit risk reviews, counterparty analysis and issue identification to facilitate credit decisions. This is across several sectors including financial services, consumer and industrials sector portfolios. Other responsibilities as Executive: CIB Risk includes independent review of credit applications and participation in senior credit decisioning committees for critical high value investments.
- Driving business performance and effectively reporting on business activities. This was part of my key deliverable as the Head of Management Information for TPS Global, Finance Partner in the TPS SA executive team and Head Finance - Trade. The roles included challenging business performance and structure against set financial targets and share insights into improving business performance.
- Support the business head in formulating, articulating and execution of a business strategy. This is was part of my responsibility as the business manager to the CIB CFO and Head: Client Coverage Global. Other responsibilities include facilitating the creation of 1-2-year operational plans for the business unit by coordinating the inputs from different areas, checking the validity of the plans against strategic objectives and alignment to the CIB strategy.
- Working effectively within a team and with different teams and manage various competencies within a team. In my previous roles I led teams from diverse cultural backgrounds and skillsets. Some of the projects I led include reconfiguration of the operating model and organisational change; embedding and execution of the universal product model; technology project to automate global reporting tool; and Inaugural summit to launch the client coverage refresh strategy.

## EDUCATION

<b>2020 -2021</b>	Certified Business Rescue Analyst (Awaiting Results)	University of Pretoria (UP)
<b>2015 - 2016</b>	Master's in Business Administration (MBA)	Gordon Institute of Business Science – University of Pretoria
<b>2011</b>	Chartered Accountant in South Africa – CA (SA)	South African Institute of Chartered Accountant (SAICA)
<b>2006</b>	Honors in Accounting	University of Kwa-Zulu Natal
<b>1999 - 2002</b>	Bachelor of Commerce – Accounting	Rhodes University

## CURRENT EMPLOYMENT

<b>Company</b>	Standard Bank – Corporate and Investment Banking (CIB)
<b>Position</b>	Executive Head: South and Central Region, CIB Risk - Business Support and Resolutions (BS&R)
<b>Duration</b>	April 2021 to date
<b>Duties</b>	<p>I am looking after 9 countries in the region (South and Central region): Botswana, Lesotho, Malawi, Mauritius, Mozambique, Namibia, Swaziland, Zambia, and Zimbabwe. My responsibilities are as follows:</p> <ul style="list-style-type: none"><li>• To provide regional oversight and leadership within BS&amp;R South &amp; Central Africa – covering allocated countries within the Region; own portfolio of CIB Watchlist and NPL matters;</li><li>• To partner BS&amp;R PBB Africa in managing PBB Watchlist and NPL matters in those countries for Commercial and Business Banking counter parties under the Universal Financial Services Organization BS&amp;R JV initiative.</li><li>• To Chair and coordinate various Watchlist and Non-Performing Loan Committee meetings at Regional level.</li><li>• To present BS&amp;R specific recommendations and reports to various Risk Governance and Business committees at Regional level.</li><li>• To be directly involved in the management (including restructuring; renegotiation; rescheduling; litigation and or settlement) of distressed and defaulted counterparty credit exposures across the region.</li><li>• To represent BS&amp;R in various forums; committees, and review bodies – including but not restricted to NBAC; Close Monitoring Forum; Rapid Risk Reviews; Global Watchlist meetings, Global NPL meetings; Credit Committee / Panels; DA10; and Specific Debt Provision forum</li><li>• To Chair the Rapid Risk Reviews conducted in each country, as per the monitoring schedule agreed annually with the Head of BS&amp;R and the Chief Risk Officer, CIB</li></ul>

## EMPLOYMENT HISTORY

<b>Company</b>	Standard Bank – Corporate and Investment Banking (CIB)
<b>Position</b>	Executive: CIB Risk - Business Support and Resolutions (BS&R)
<b>Duration</b>	October 2019 to March 2021
<b>Duties</b>	<p>I was part of the team, responsible for 9 countries in the region (South and Central region): Botswana, Lesotho, Malawi, Mauritius, Mozambique, Namibia, Swaziland, Zambia, and Zimbabwe. My responsibilities were as follows:</p> <ul style="list-style-type: none"> <li>• To provide regional oversight and leadership within BS&amp;R South &amp; Central Africa – covering allocated countries within the Region; own portfolio of CIB Watchlist and NPL matters;</li> <li>• To partner BS&amp;R PBB Africa in managing PBB Watchlist and NPL matters in those countries for Commercial and Business Banking counter parties under the Universal Financial Services Organization BS&amp;R JV initiative.</li> <li>• To actively participate in various Watchlist and Non-Performing Loan Committee meetings at Regional level.</li> <li>• To present BS&amp;R specific recommendations and reports to various Risk Governance and Business committees at Regional level.</li> <li>• To be directly involved in the management (including restructuring; renegotiation; rescheduling; litigation and or settlement) of distressed and defaulted counterparty credit exposures across the region.</li> <li>• To represent BS&amp;R in various forums; committees, and review bodies – including but not restricted to NBAC; Close Monitoring Forum; Rapid Risk Reviews; Global Watchlist meetings, Global NPL meetings; Credit Committee / Panels; DA10; and Specific Debt Provision forum</li> <li>• To take minutes and co-chair the Rapid Risk Reviews conducted in each country, as per the monitoring schedule agreed annually with the Head of BS&amp;R and the Chief Risk Officer, CIB</li> </ul>
<b>Company</b>	Standard Bank – Corporate and Investment Banking (CIB)
<b>Position</b>	Executive: CIB Credit Risk
<b>Duration</b>	June 2018 to September 2019
<b>Duties</b>	<ul style="list-style-type: none"> <li>• Conduct credit risk reviews, counterparty analysis and issue identification to facilitate credit decisions across a number of sectors including financial services, consumer and industrial portfolios.</li> <li>• Collaborate with the front office teams on the origination of debt transactions and taking them through the NBAC and relevant credit committee for approval</li> <li>• Independent review of credit applications and participate in senior credit decisioning committees and DA 3 panel approvals for critical high value investments</li> <li>• Manage a portfolio of corporate clients and management of watch listed CORF matters as per the assigned portfolio</li> <li>• Conduct counterparty and country risk evaluations, supported by deep sector and product knowledge, and contribute to enhancing sector analysis</li> <li>• Attend CST's to partner the business in strategic client relationships as appropriate</li> <li>• Participate in the SA Manco meetings and provide input per matters at hand.</li> <li>•</li> </ul>

<b>Company</b>	Standard Bank – Corporate and Investment Banking (CIB)
<b>Position</b>	Executive: Business Manager to CIB CFO and Head: Client Coverage
<b>Duration</b>	January 2016 to June 2018
<b>Duties</b>	<ul style="list-style-type: none"> <li>• Support the effectiveness, and provide a value-added service, to the CIB CFO and the Finance Exco</li> <li>• Enhance the CFO and Finance Exco’s ability to drive business changes and deliver on their operational and strategic objectives</li> <li>• Leading and participating in strategic CIB Finance projects</li> <li>• Provide general analytical, research, presentations and support to the CFO CIB in terms of information and matters pertaining to CIB’s top clients,</li> <li>• Representing the CFO as and when required</li> <li>• Defining the finance operating model</li> <li>• Coordinate logistical, administrative and operational support to ensure that the business area can function effectively</li> <li>• Facilitate the creation of 1-2-year operational plans for the business unit or function by coordinating the inputs from different areas, checking the validity of the plans against strategic objectives</li> <li>• Ensure that long term plans are unpacked into in-year programmes of work and that work packages have a clear ownership in the business</li> <li>• Support CIB CFO formulating and articulation of a business strategy for the CIB Finance</li> <li>• Review business cases for changes that are planned for the area</li> <li>• Develop a strong understanding of the CIB business model, impact of new regulatory requirements on the business, and short- and long-term business and financial goals.</li> <li>• Participate in business forums, that require representation, under the mandate of the CIB CFO</li> <li>• Work with human capital, Marketing and Communications on the people strategy and action plans</li> <li>• Contribute to effective governance of the business area activities</li> <li>• Monitor compliance in the business area and obtain reports on a monthly basis and coordinate with the business on outstanding items. Highlight areas of concern to the business area leadership</li> <li>• Monitor benefits realisation of in-flight projects as well as projects that have moved into business as usual state</li> <li>• Provide input into the planning of audits and assurance reviews by providing an overall view of the state of the business area. Ensure that audit plans fit in to operational calendars and pressures in the business unit</li> <li>• Together with Finance Compliance Specialist monitor all compliance issues and do some impact assessments in relevant business areas</li> <li>• Coordinate the planning of the annual operational budgets</li> </ul>

	<ul style="list-style-type: none"> <li>• Monitor overall spend patterns and arrange participation in internal and external</li> <li>• Analyse financials, MIS, incoming documentation and highlight key matters/issues to the relevant CIB Stratco members</li> <li>• Participate in the negotiation of internal service level agreements with other business areas that are dependent on the delivery of the supported business area. Ensure that, where formal agreements are needed, they are documented, signed off and properly stored</li> <li>• Provide secretarial services to the key decision-making committees in the business area. Ensure that there is appropriate governance and record keeping around terms of reference of the committees, agendas, attendance and decisions taken</li> </ul>
<b>Company</b>	Standard Bank – Corporate and Investment Banking (CIB)
<b>Position</b>	Head: Management Information – Transactional Products and Services (TPS)
<b>Duration</b>	November 2011 to December 2015
<b>Duties</b>	<ul style="list-style-type: none"> <li>• Building the appropriate / necessary infrastructure required to service the information/insight needs of each of major stakeholder group; and</li> <li>• Ongoing Interaction with key stakeholders &amp; CIB Finance Heads to monitor MI delivery against requirements, ensuring gaps in service / capability are continuously reviewed &amp; addressed</li> <li>• Provide strategic insights into the establishment and attainment of financial objectives of the Business Unit (BU)</li> <li>• Ensure that suitable planning, budgetary and performance measurement controls are in place</li> <li>• Facilitate and coordinate the preparation and analysis of the financial results of the BU, identifying problem areas and potential for improvement.</li> <li>• Support and provide input to the Executive of the BU in the management of the business</li> <li>• Use understanding of the business to assist the BU’s Executive to optimize capital usage, maximize headline earnings, economic profit and ROE through the management of key business drivers</li> <li>• Challenge business performance and structure against set financial targets and share insights into improving business performance</li> <li>• Obtain financial insights on the elements of ROE that are executed by matrix partners through a structured engagement framework with other heads of finance in the CIB Finance team and utilize this knowledge to highlight inefficiencies and revenue opportunities</li> <li>• Perform budget shaping scenarios during planning and forecast cycles with specific focus on B/S, P&amp;L, capital, liquidity and best practice and benchmarking</li> <li>• Incorporate strategic objectives and key performance metrics into MI reports</li> <li>• Conceptually provide input into monthly rolling forecast for the business areas</li> <li>• Research on business related topics and provide this insight to our reporting and planning processes</li> <li>• Key deliverables include the following minimum requirements <ul style="list-style-type: none"> <li>○ Global Flash and management reports,</li> <li>○ SA, OA and RoA flash and management reports</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>○ Global Client report</li> <li>○ Performance reports</li> <li>○ Gap analysis</li> <li>○ Governance Committee Packs</li> </ul>
<b>Company</b>	ABSA Retail Bank
<b>Position</b>	Analyst – Balance Sheet Management
<b>Duration</b>	September 2010 to November 2011
<b>Duties</b>	<ul style="list-style-type: none"> <li>● Produce a monthly Balance Sheet Management (BSM) report which comprises of the retail business units balance sheet KPI's (Economic Profit, Return on Economic Capital, Return on Regulatory Capital, Return on Risk Weighted Assets, Net Generated Equity, etc.)</li> <li>● Prepare Retail Franchise submissions for incorporation into the Group ALCO reports</li> <li>● Prepare a report decomposing regulatory capital for each business unit and incorporating this into the monthly BSM report</li> <li>● Prepare monthly pack for the Retail BSM Committee and adhoc reports required by the committee</li> <li>● Take minutes at monthly Retail BSM Committee meetings and circulating them within the required time lines</li> <li>● Monitor and/or project manage the identified BSM initiatives (e.g. Risk Weighted Assets (RWA) optimization initiative) by liaising with various stakeholders and compiling the RAG (Red, Amber, Green) status report on monthly basis on these initiatives</li> <li>● Review and challenge actual and forecast Economic Capital (EC) and RWA computations for the Retail Franchise prepared by the Customer Value Management (CVM) team by ensuring that such computations are in line with Absa, Barclays Group and Basel II methodologies</li> <li>● Conduct the competitor analysis to benchmark Retail Franchise against its peers in the banking industry after publication of competitors reports;</li> <li>● Actively participate in the creation, implementation and testing of the BSM optimization tool</li> <li>● Create awareness of BSM principles and processes with various Retail Franchise management or finance teams through presentations</li> <li>● Respond timeously and proactively to the BSM and capital management queries</li> <li>● Liaise with Group Finance and Group Treasury to ensure that deliverables and methodologies are consistent with best practice, and plans are executed as per agreed timeframes</li> </ul>
<b>Company</b>	FNB Corporate
<b>Position</b>	Financial Manager
<b>Duration</b>	April 2009 to August 2010
<b>Duties</b>	<ul style="list-style-type: none"> <li>● Consolidation of monthly financial reports (Deposits &amp; Advances) from different business units and loading them into the Financial Management system</li> </ul>

	<ul style="list-style-type: none"> <li>• Analysis of monthly financial information and providing commentary for variances</li> <li>• Preparation and analysis monthly South African Reserve Bank Returns (BA 100 series, BA 300 series and BA 900 series)</li> <li>• Analysis of the Monthly Forecasts</li> <li>• Preparation of Annual Budgets</li> <li>• Analysis of the Flash Reports</li> <li>• Liaising with business units to clear their suspense accounts</li> <li>• Completing other ad hoc projects for the CFO</li> <li>• Implementing Recommendations from the Auditors</li> <li>• Analyzing Margins for the Corporate Banking Products (Assets &amp; Liabilities)</li> </ul>
<b>Company</b>	Sizwe Ntsaluba vsp
<b>Position</b>	Audit Supervisor
<b>Duration</b>	January 2005 to March 2009
<b>Duties</b>	<ul style="list-style-type: none"> <li>• Planning and finalization of audits</li> <li>• Drawing budgets and ensuring that hours worked are within the budgets</li> <li>• Planning of the audit assignment in terms of staffing requirements as well as timing of the audit</li> <li>• Planning of the audit assignments in terms of the nature of work (Test of Controls or Substantive Procedures) to be performed, extent of work to be done and ensuring that auditing standards are complied with</li> <li>• Supervising and reviewing of the audit work performed, and ensuring that it was performed according to plan and all applicable laws and standards were complied with (Including Companies Act, Corporate Governance and International Financial Reporting Standards)</li> <li>• Managing of audit team</li> <li>• Coaching and developing staff</li> <li>• Concluding and reporting in all the audit assignments – Including reporting audit findings and making recommendations to management</li> <li>• Consolidation of annual financial statements</li> <li>• Performing appraisals of performance of the staff</li> </ul>
<b>Major Clients</b>	<ul style="list-style-type: none"> <li>• Standard Bank (FSC Review)</li> <li>• Liberty Life (FSC Review)</li> <li>• Nedbank (FSC Review)</li> <li>• Bombela Concession Company and Bombela Turnkey Contractor (Auditing)</li> <li>• Arivia.Kom (Auditing)</li> <li>• Eskom Transmission (Auditing)</li> <li>• Eskom Services (Auditing)</li> <li>• HSRC (Auditing)</li> <li>• Freight Dynamics (Auditing)</li> <li>• Phumelela (Auditing)</li> <li>• Rand Water (Auditing)</li> <li>• Denel Group (Consolidations)</li> <li>• Metrobus (Internal Auditing)</li> </ul>

<b>Company</b>	Pricewaterhouse Coopers
<b>Position</b>	Tax Consultant
<b>Duration</b>	November 2003 to December 2004
<b>Duties</b>	<ul style="list-style-type: none"> <li>• Completing taxation returns (Form IT 14's)</li> <li>• Preparing provisional tax payments (Form IRP6's)</li> <li>• Preparing Wear &amp; Tear schedules and Capital Gains Tax</li> </ul>

### Non-Executive Directorship

<b>Position</b>	Chairperson Audit and Risk, Member of Social and Ethics committee,
<b>Duration</b>	Jan 2021 to date
<b>Company</b>	<ul style="list-style-type: none"> <li>• Copperleaf Golf and Leisure (Pty) Ltd</li> <li>• Copperleaf Home Owners Association</li> </ul>

### REFERENCES

<b>Martin Baumgartner</b>	Head: Business Support and Resolutions (BS&R), Wholesale Clients – Standard Bank Group	083 444 3327
<b>Luvuyo Masinda</b>	Chief Risk Officer: Wholesale Clients - Standard Bank Group	083 530 7118
<b>Siphiwe Madonsela</b>	CFO: Africa Regions – Standard Bank Group	082 451 1895