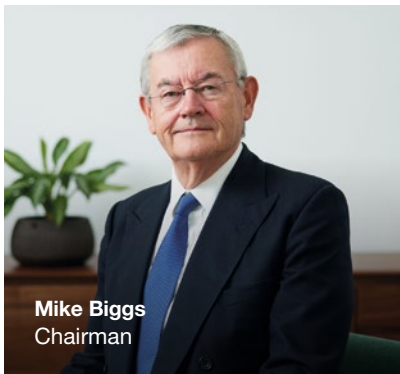
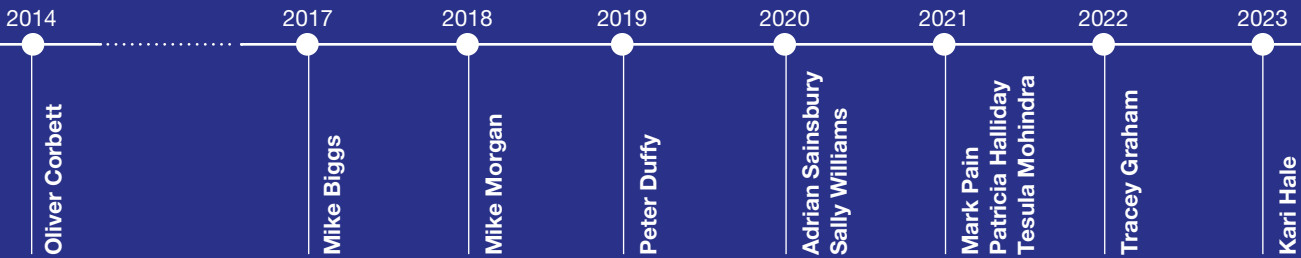


Board of Directors

Directors' appointments



Appointed to the board on 14 March 2017, and as chairman on 1 May 2017

Background and experience: Mike was the chairman of Direct Line Insurance Group plc from 2012 until August 2020. He was previously chairman of Resolution Limited, then a FTSE 100 UK life assurance business, and has acted as both chief executive officer and group finance director of Resolution plc. Mike was group finance director of Aviva plc and is an Associate of the Institute of Chartered Accountants in England and Wales (“ICAEW”).

N R



Appointed on 1 January 2021

Current external appointments: Mark serves as the chairman of AXA UK plc where he chairs the nomination committee and he serves on the risk, remuneration and investment committees, and serves as the non-executive chairman of London Square Limited and Empiric Student Property plc.

Background and experience: Mark has extensive finance, risk management and commercial experience, having held board positions at Barratt Developments plc and Abbey National Group. Mark has previously been a non-executive director of Yorkshire Building Society (where he served as senior independent director), Ladbroke's Coral Group plc, Punch Taverns plc, Spirit Pub Company plc, Johnston Press plc, and Aviva Insurance Limited, among others.

N Ri R



Appointed on 21 September 2020

Background and experience: From 2016 until September 2020, Adrian was managing director of Close Brothers' Banking division. Since August 2013 he has been a director of Close Brothers Limited, the group's banking subsidiary. Adrian has previously held executive roles at Barclays, RBS and Bank of Ireland and was chief executive of ANZ Bank in Europe. Adrian has also served as chairman of the Asset Based Finance Association, the UK and Ireland industry body.

- Committee chair
- N Nomination and Governance Committee member
- A Audit Committee member
- Ri Risk Committee member
- R Remuneration Committee member



Appointed on 15 November 2018

Background and experience: From 2010 to 2018 Mike was chief financial officer of Close Brothers' Banking division, and since 2010 he has been a director of Close Brothers Limited, the group's banking subsidiary. Mike is a chartered accountant and from June 2013 to June 2019 was a member of the ICAEW Financial Services Faculty Board, and appointed the Board chair and an ICAEW Council member from June 2019 to June 2021. Prior to joining Close Brothers, Mike held a number of senior roles at Scottish Provident and RBS, most recently as finance director of the Wealth Management Division of RBS.

A Ri N



Appointed on 3 June 2014

Current external appointments: Consultant to McGill and Partners Group Limited.

Background and experience: Oliver was formerly chief financial officer of McGill and Partners Group, Hyperion Insurance Group Limited and finance director of LCH. Clearnet Group Limited and of Novae Group plc. Oliver is a chartered accountant and previously worked for KPMG, SG Warburg, Phoenix Securities (later Donaldson Lufkin Jenrette) and Dresdner Kleinwort Wasserstein, where he was managing director of investment banking. Oliver was also a non-executive director of Rathbone Brothers plc.

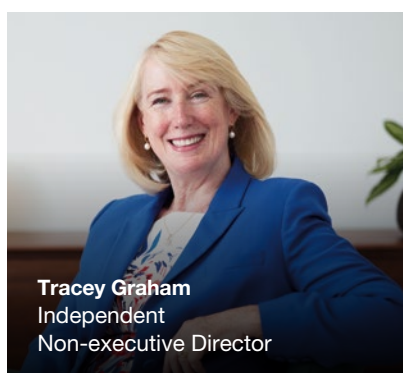
Ri A



Appointed on 1 August 2021

Background and experience: Patricia has over 30 years' experience in risk management across the investment, corporate and retail banking sectors. Patricia was chief risk officer ("CRO") of Santander UK with responsibility for risk management and oversight across retail and commercial banking. Prior to Santander, Patricia was CRO of GE Capital International Holdings Limited. She began her career at NatWest, followed by senior credit risk roles at Barclays Capital and then Deutsche Bank, including as Head of Leveraged and Structured Finance and Commercial Real Estate, and chair of the Underwriting Committee, covering the UK, European and US markets.

R N Ri



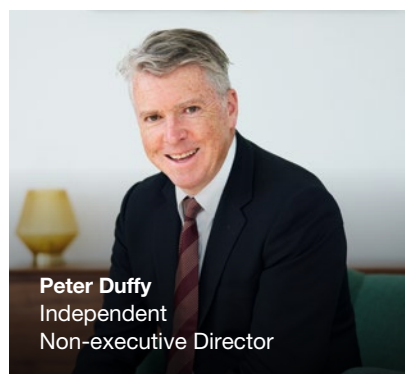
Appointed on 22 March 2022

Current external appointments: Non-executive director of DiscoverIE Group plc, LINK Scheme Limited and Nationwide Building Society.

Background and experience: Tracey has broad executive experience from companies operating in the financial and business services sectors, both in the UK and internationally. She has extensive experience as a remuneration committee chair and also serving as a senior independent director. Tracey began her career at HSBC and subsequently held the role of director of customer services at AXA Insurance plc. She was chief executive officer of Talaris Limited, an international cash management business. Before that, she held a number of senior roles in De La Rue plc, including as managing director—Identity Systems, president—Sequoia Voting Systems and managing director—Cash Systems. Tracey served as a non-executive director of Royal London Mutual Insurance Society Limited for nine years until March 2022, as well as Istock plc for seven years until April 2023.

Board of Directors continued

- Committee chair
- N Nomination and Governance Committee member
- A Audit Committee member
- Ri Risk Committee member
- R Remuneration Committee member



Appointed on 1 January 2019

Current external appointments: Chief executive officer of Moneysupermarket.com Group plc.

Background and experience: Peter previously served as chief executive officer of Just Eat Limited, having been interim chief executive officer and chief customer officer of Just Eat plc before that. Between 2011 and 2018, Peter held a number of senior roles at easyJet plc, including as chief commercial officer and group commercial director. Prior to that, Peter held roles at Audi UK Ltd and Barclays Bank plc over a period of more than 15 years. Peter was also president of the Incorporated Society of British Advertisers.

N Ri R



Appointed on 1 January 2020

Current external appointments: Non-executive director of Lancashire Holdings Limited and of Family Assurance Friendly Society Limited (OneFamily) and chair of the audit committee at both companies.

Background and experience: Sally is a member of the ICAEW. She has extensive risk, compliance and governance experience, having held senior executive positions at Marsh, National Australia Bank and Aviva. Prior to that, Sally held roles at PricewaterhouseCoopers LLP in both their risk management and audit teams over a period of 15 years.

A Ri



Appointed on 15 July 2021

Current external appointments: Non-executive director and chair of risk and audit committee of RAC Group, non-executive director and chair of consumer committee at NHBC (National House-Building Council) and trustee of Variety, the Children's Charity.

Background and experience: Tesula qualified as a chartered accountant with PricewaterhouseCoopers LLP, and held managing director roles at JP Morgan and at UBS, specialising in corporate finance for financial institutions and pension fund risk management. She was a founding member of the management team of Paternoster, the specialist bulk annuity insurer, where she was a member of the executive committee. Tesula has also worked as an independent corporate finance consultant on business plans and capital raising.

A Ri



Appointed on 28 June 2023

Current external appointments: Non-executive director and audit committee chair at AXA UK plc and currently a senior adviser to the Financial Reporting Council.

Background and experience: Kari held a range of senior roles at Deloitte including serving on its UK Financial Services Industry Board as head of strategy for the financial services practice. Previously Kari was an executive director at the Financial Services Authority.

A Ri