

Organisational profile

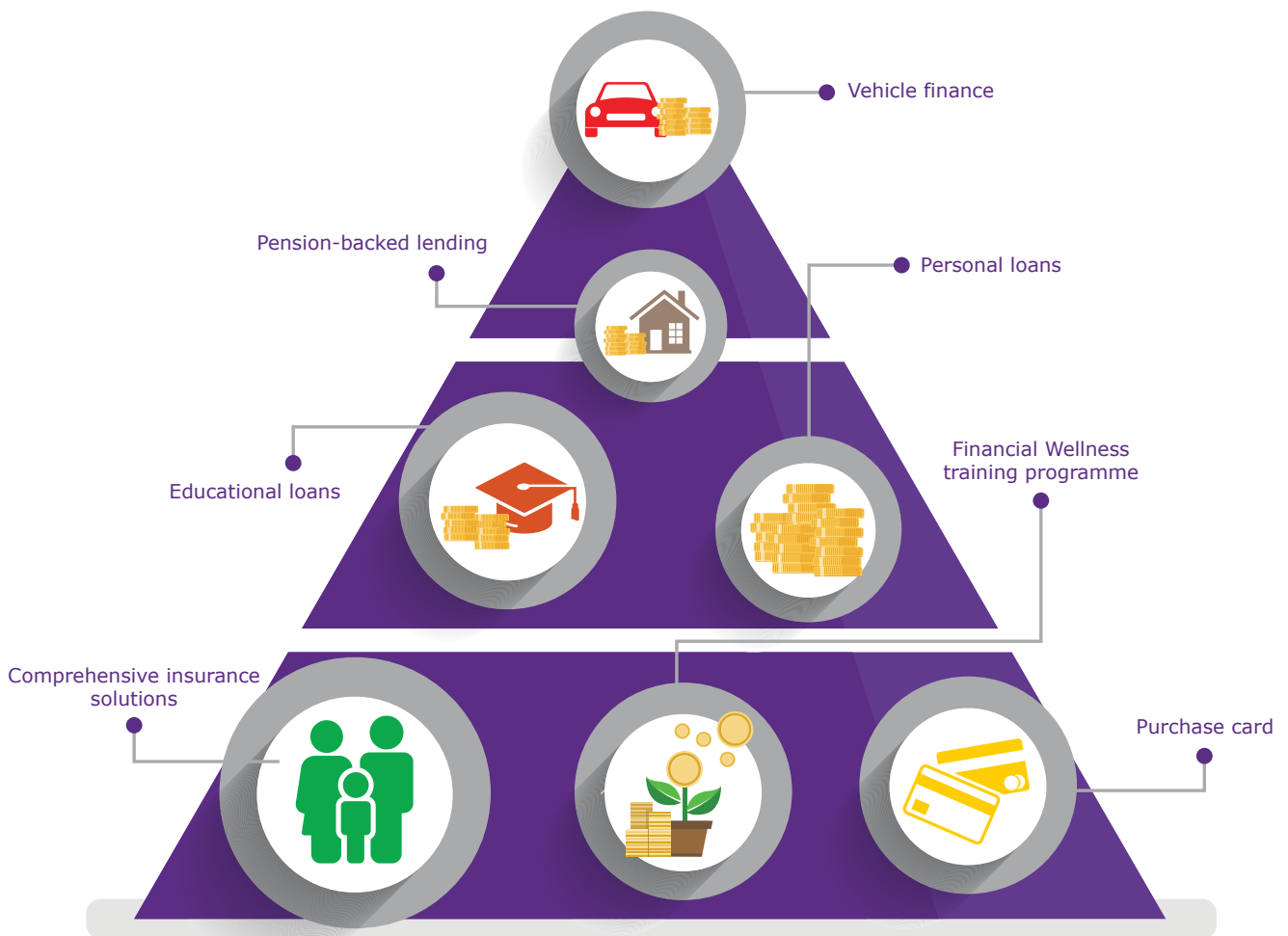
Iemas was established in 1937 and remains a sustainable member-owned co-operative with over 160 000 members, an employee complement of 602 and a comprehensive financial products and services portfolio.

The group provides financial products and services to a market that predominantly consists of employees employed at contracted organisations in different business sectors across the country.

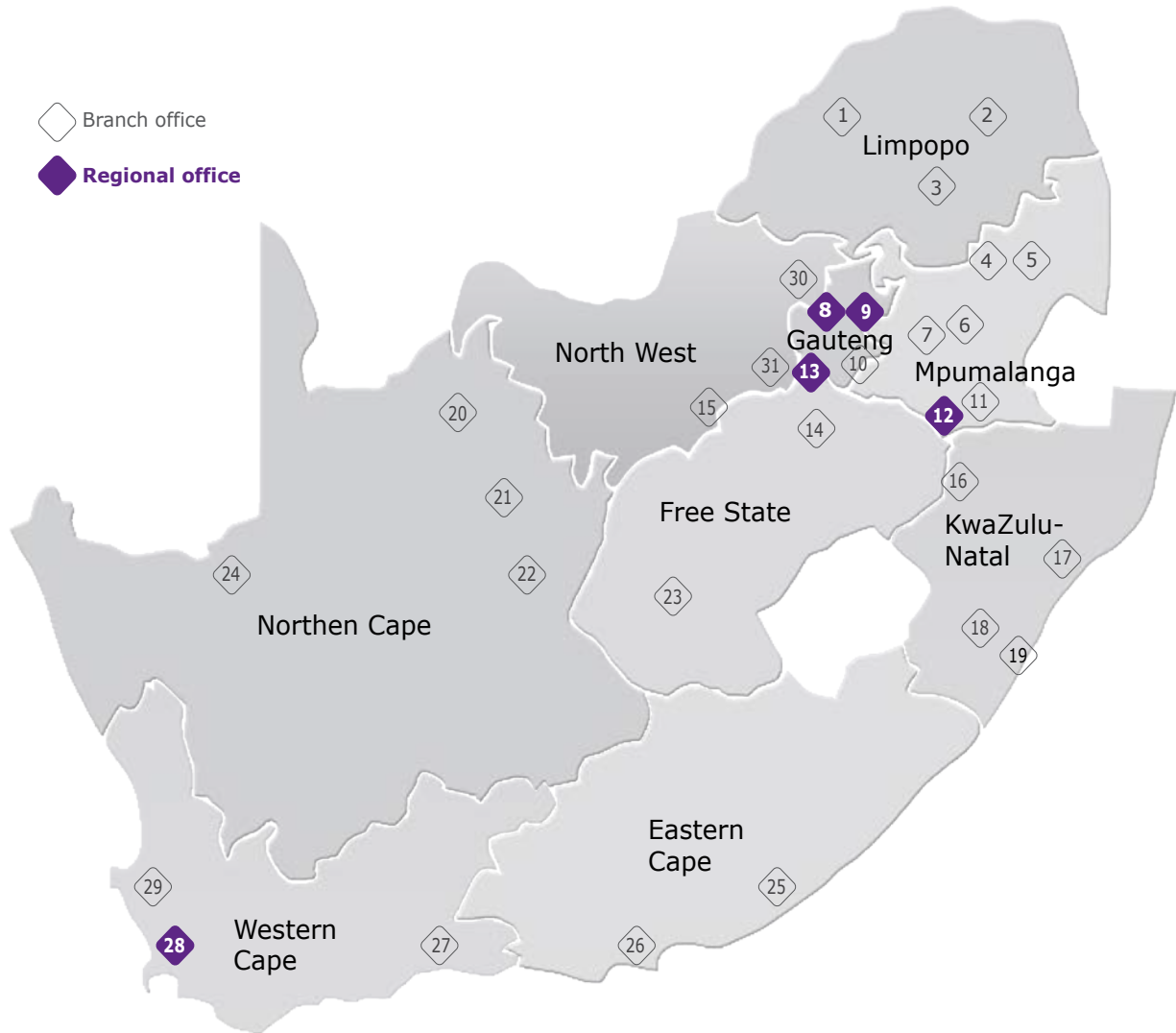
In line with co-operative principles and the brand promise of being a caring partner, people remain at the heart of the business model. Therefore, profits are shared among members in relation to the business each member conducted with Iemas during a specific financial year. Over the past ten years Iemas allocated R1,0 billion to members, with R109,4 million in 2018 alone.

Iemas further believes that financial education plays a pivotal role in cultivating a culture of financial inclusion as it enables members to make sound financial decisions and to ultimately achieve holistic financial wellness. Iemas therefore offers free financial wellness workshops at the workplace and successfully trained 7 028 employees during 2018.

Iemas' comprehensive product portfolio consists of various affordable and competitive financial solutions that include vehicle finance, secured and unsecured loan products and a purchase card. Comprehensive insurance solutions include motor and household insurance, life and funeral insurance, savings and investment products as well as will and estate planning services.



Members access Iemas' range of financial products and services via various channels including worksite service points, SMS, e-mail, phone, fax, the corporate website and/or personal visits to any of Iemas' offices across South Africa. The geographic footprint is included below:



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|-------------------------------------|---|--------------------------------------|
| 1. Lephale | 12. Secunda regional office | 23. Bloemfontein |
| 2. Phalaborwa | 13. Vanderbijlpark regional office | 24. Aggeneys |
| 3. Polokwane | 14. Sasolburg | 25. East London |
| 4. Steelpoort | 15. Klerksdorp | 26. Port Elizabeth |
| 5. Nelspruit | 16. Newcastle | 27. Mossel Bay |
| 6. Middelburg | 17. Richards Bay | 28. Bellville regional office |
| 7. Emalahleni | 18. Pietermaritzburg | 29. Vredenburg |
| 8. Centurion regional office | 19. Durban | 30. Rustenburg |
| 9. Head office | 20. Blackrock | 31. Carletonville |
| 10. Boksburg | 21. Kathu | |
| 11. Secunda branch | 22. Postmasburg | |