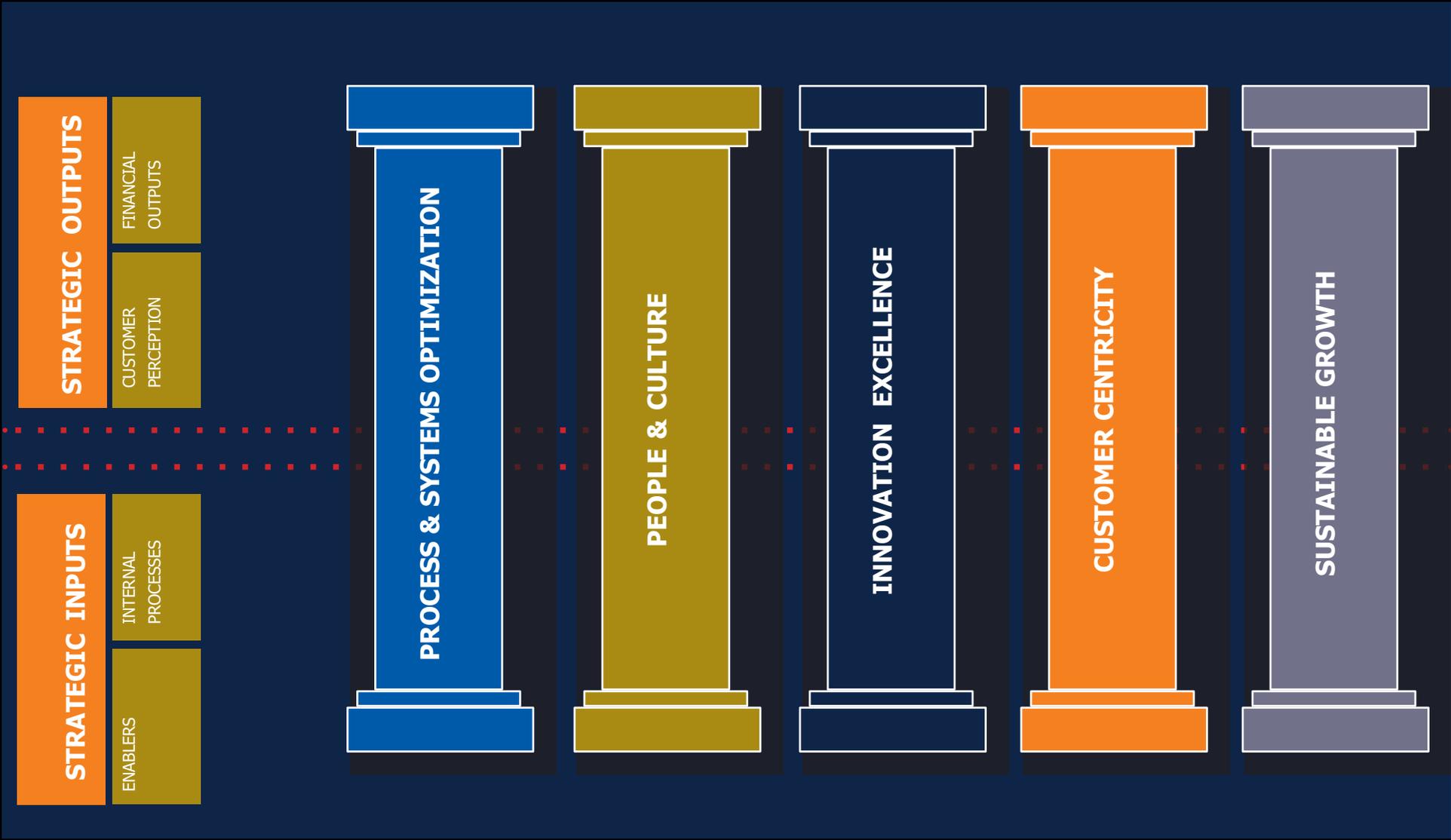




MKHANYA KUDZE STRATEGY 2025-2028

STRATEGIC PILLARS

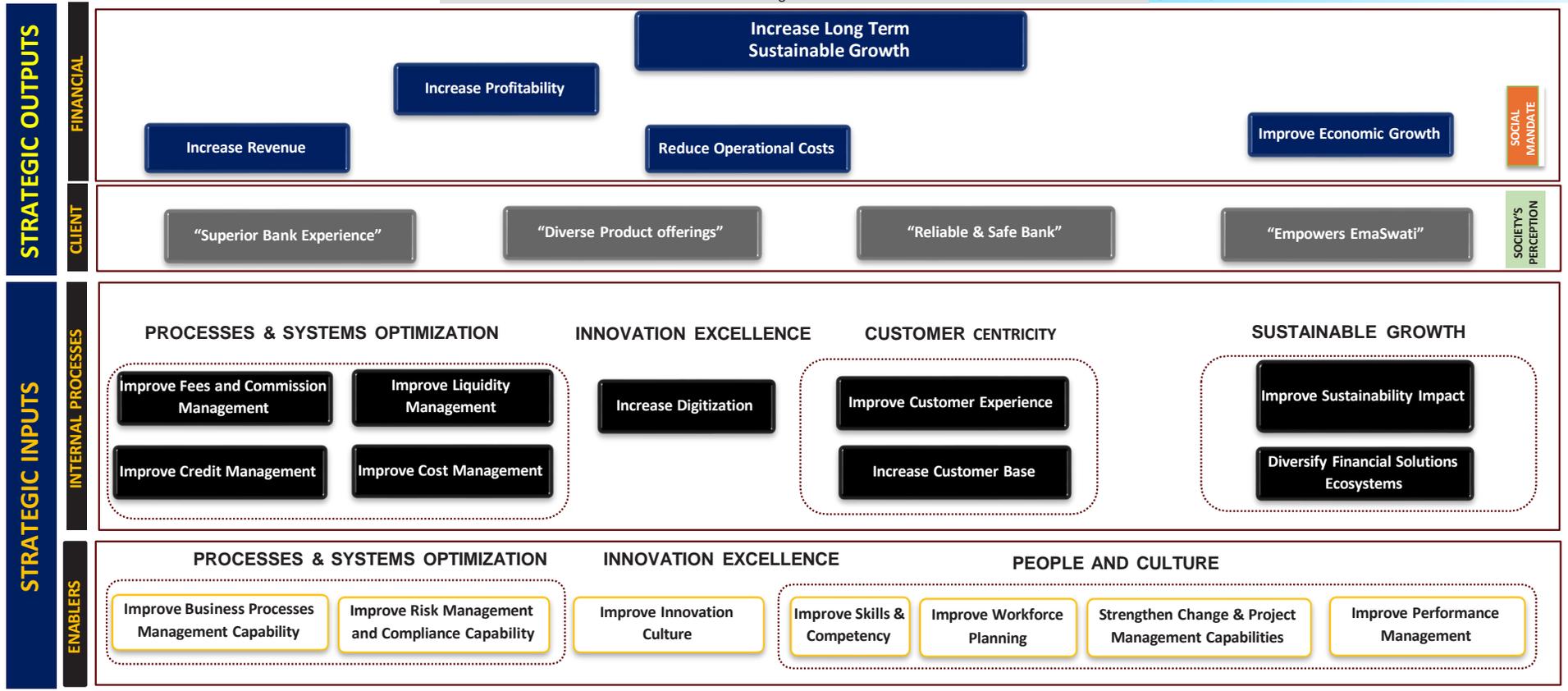


MKHANYA KUDZE STRATEGY

OUR ASPIRATION
 Increase Eswatini Bank's profitability while contributing to national economic growth and sustainable development.

OUR MISSION
 We offer reliable financial solutions through digital excellence, outstanding customer experience, and a collaborative culture for sustainable growth.

OUR VISION
 A fully integrated provider of exceptional and innovative financial solutions with a global reach.

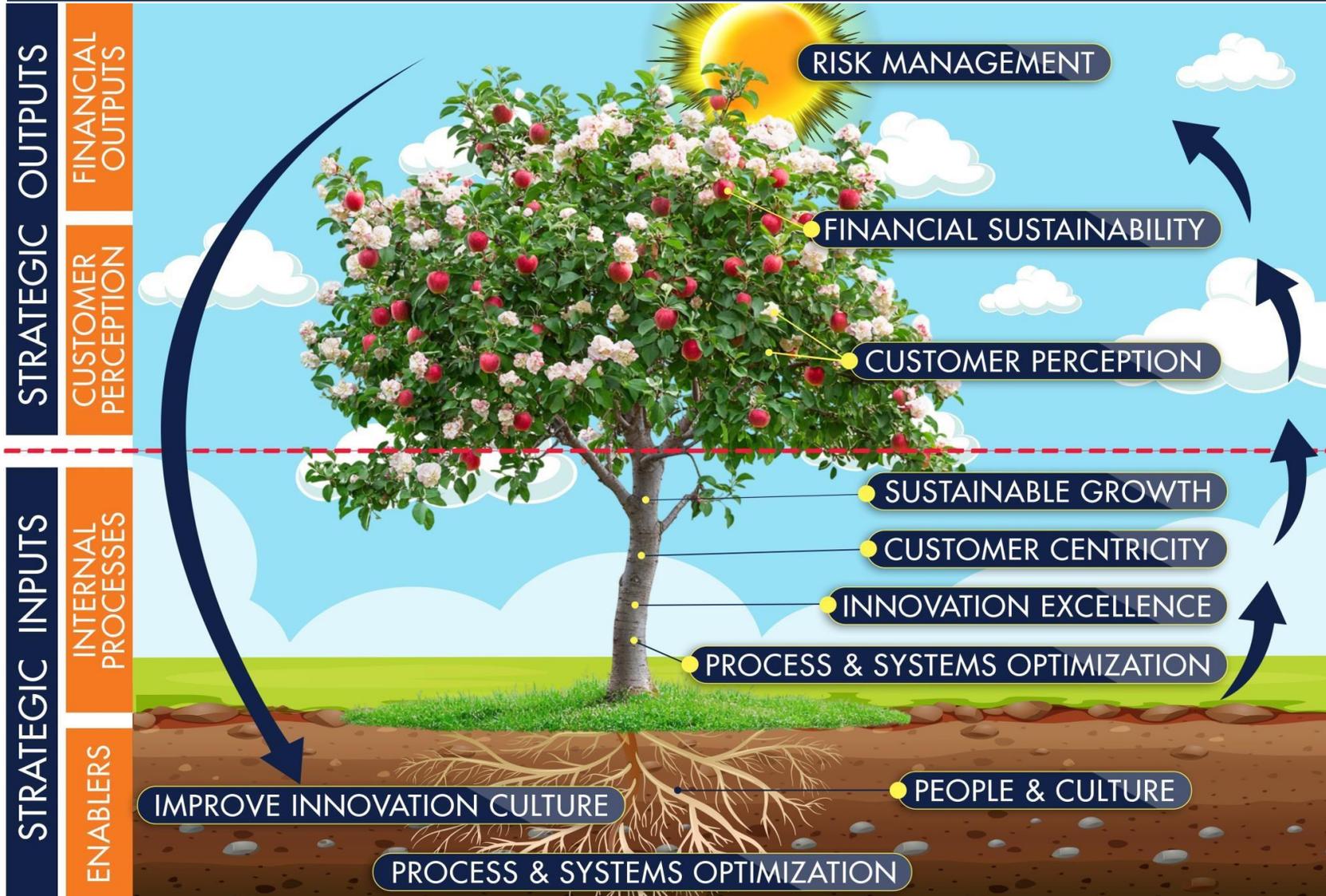


- Agility
- Customer Centricity
- Live the values
- Integrity
- Professionalism

OBJECTIVES AND INITIATIVES

		PROCESSES & SYSTEMS OPTIMIZATION				INNOVATION EXCELLENCE	CUSTOMER CENTRICITY		SUSTAINABLE GROWTH	
INTERNAL PROCESSES		Improve fees and Commission Management <ul style="list-style-type: none"> Drive digital platform utilization Improve retail banking cross sell ratio and optimize transactional banking. Grow Customer base Grow Forex Commissions (AFREXIM) Ensure revenue assurance Grow Interest income 	Improve Liquidity Management <ul style="list-style-type: none"> Grow deposits Strategic partnership with Government Build liquidity reserves Bulk Deposit Acquisition 	Improve Credit Management <ul style="list-style-type: none"> Strengthen loan evaluation process Strengthen loan review and collection process 	Improve Cost Management <ul style="list-style-type: none"> Replacement of the core banking system (T24) Cost Structure Analysis & Savings Roadmap Strengthen Budget Management 	Increase Digitization <ul style="list-style-type: none"> Virtual cards implementation. Sharesha unit establishment. Expand Mobile-First Banking and Digital Payment Solutions 	Improve Customer Experience <ul style="list-style-type: none"> Private banking capacitation Strengthen relationship banking Enhance customer service 	Increase Customer Base <ul style="list-style-type: none"> Implement go-to-market strategy Launch customer retention and attraction initiatives. 	Improve Sustainability Impact <ul style="list-style-type: none"> Green financing initiatives/products 	Diversify Financial Solutions Ecosystem <ul style="list-style-type: none"> Explore Islamic banking. Enhance SME Offering Strategic Investment Banking Solutions
		PROCESSES & SYSTEMS OPTIMIZATION		INNOVATION EXCELLENCE		PEOPLE AND CULTURE				
ENABLERS		Improve Business Processes & Systems Capability <ul style="list-style-type: none"> Modernize Infrastructure and Optimize Systems Establish Comprehensive Cybersecurity Monitoring/Strategy Implement Recommendations from Enterprise Architecture Review. Integration of Postilion, Power Card and T24 systems. Optimise Core Business Processes Automate Manual Charges Data Warehousing Strategy and Implementation. Ensure Data Integrity and Quality Implement Live Dashboard Solutions Stakeholder Management Strategy Conduct customer segmentation and tailor products per customer segment. 		Improve Risk Management and Compliance Capability <ul style="list-style-type: none"> Monitor and Manage controls . Ensure adherence to policies and regulations Improve business continuity and resilience. 	Improve Innovation Culture <ul style="list-style-type: none"> Revive Sakha kwetfu 	Improve Skills & Competence <ul style="list-style-type: none"> Targeted Leadership Development. Develop a coaching and mentorship program. Conduct strategic training programs. 	Improve Workforce Planning <ul style="list-style-type: none"> Succession planning for the next 3 years Strategic recruitment for critical roles. Align Headcount with Business Needs Resource Optimization & Strategic placements 	Improve Performance Management <ul style="list-style-type: none"> KPIs Alignment. Building accountability and high-performance culture. 	Strengthen Change & Project Management Capability <ul style="list-style-type: none"> Strengthen project management Embed and cascade change management procedure 	

MKHANYA KUDZE STRATEGY MAP



Fruits:

The fruits symbolize the positive financial outcomes, resulting from the efforts and investments made at the input level.

Flowers and Leaves:

The external outputs, focusing on how customers and stakeholders perceive the bank. Positive perceptions and strong relationships with clients lead to trust and loyalty, which, in turn, translate into financial growth.

Trunk and Branches:

The bank's strong internal processes, supported by a solid foundation. This area focuses on improving process quality, efficiency, and speed, ensuring the bank's operations are agile, effective, and capable of scaling with growth.

Roots:

Symbolize the foundational elements that sustain the bank's long-term success. This includes equipping employees with the right knowledge, fostering a strong organizational culture, and advancing technology. The roots are critical for building resilience and ensuring the bank can navigate challenges, establishing a strong base for sustainability and growth in the future.