

Competency area	Board competency level											
Personal	High	High	High	High	High	High	High	High	High	High	High	High
Management	High	High	High	High	Average	Average	High	High	Average	Average	Average	Average
Board experience	High	High	High	High	High	High	High	High	Average	Average	Average	Average
Finance/ Financial accounting /Audit	High	Average	Average	Average	High	Average	High	High	Average	Average	Average	Average
Funding and capital structure	High	Average	Average	Average	High	Average	High	Average	Average	Average	Average	Average
Professional and industry	High	High	Average	High	Average	High	High	Average	Average	Average	Average	Average
Compliance	High	Average	Average	Average	Average	High	High	High	Average	Average	High	Average
Risk mangagement	Average	Average	Average	High	Average	Average	High	High	Average	Average	Average	Average
IT/ Digital banking	Average	High	High	High	Average	Average	Average	Average	High	Average	Average	Average
Business acumen	High	High	High	High	High	High	High	Average	Average	Average	Average	Average
International business	High	High	High	High	High	High	High	Average	Average	Average	Average	Average
Organisation	High	High	High	High	High	High	High	High	Average	High	High	Average
Sustainability	High	Average	High	Average	High	Average	Average	Average	Average	Average	Average	Average

Level	Experience
Average	<2 years
Above average	3-5 years
High	>5 years