NADIA PETERSEN CA(SA), ACA

CHIEF FINANCIAL OFFICER | REGULATED FINANCIAL SERVICES | CAPITAL AND FUNDING | LISTED GROUP REPORTING

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EXECUTIVE PROFILE

Chartered accountant and finance executive with 24 years of experience in regulated financial services, currently Chief Financial Officer of a JSE-listed specialist lender carrying a loan book of R41.2 billion, approximately £1.8 billion, across four markets. Proven track record of funding balance sheet growth through wholesale and debt capital markets, rebuilding credit and provisioning discipline under IFRS 9, and taking cost out of a listed finance function without weakening its control environment. Operates at board, audit committee and investor level, and has held statutory reporting accountability under both South African and United Kingdom regulatory regimes.

Dual qualified as a Chartered Accountant (South Africa) and as an ACA of the Institute of Chartered Accountants in England and Wales, admitted through the reciprocal membership route, on a foundation of four years spent in London filing regulatory returns to the Prudential Regulation Authority and the Financial Conduct Authority. Combines the technical depth of a financial reporting specialist with the funding and investor fluency of a listed company chief financial officer, a pairing that is scarcer than either capability alone. Now relocating permanently to the United Kingdom and seeking a chief financial officer or finance director mandate in specialist lending, banking or insurance.

> *Rand figures throughout are shown with approximate sterling equivalents at R23 to £1, for reference.*

SELECTED CAREER HIGHLIGHTS

United Kingdom Qualification and Grounding	Admitted ACA of the Institute of Chartered Accountants in England and Wales in **2026** through its reciprocal membership route, on a base of **four years** of UK statutory and regulatory financial reporting under the PRA and FCA.
Balance Sheet Growth	Grew the group loan book from **R28.4 billion to R41.2 billion**, approximately **£1.2 billion to £1.8 billion**, and lifted return on equity from **11.2% to 17.6%**.
Funding and Capital	Raised **R6.4 billion**, approximately **£280 million**, across wholesale and debt capital markets, including the group's inaugural **R1.8 billion** senior unsecured note.
Cost Transformation	Reduced the cost-to-income ratio from **58.4% to 46.1%**, delivering **R310 million**, approximately **£13 million**, in annualised savings.
Credit Quality Recovery	Reduced the credit loss ratio from **3.4% to 1.9%** following a full rebuild of the group's IFRS 9 expected credit loss models.

CAREER EXPERIENCE

CHIEF FINANCIAL OFFICER

SEP 2019 – PRESENT

JSE-listed specialist lender · R41.2bn (approx. £1.8bn) loan book · 2,400 employees · four markets

Scope: full finance accountability for a listed specialist lending group with a registered bank subsidiary, comprising a loan book of **R41.2 billion**, revenue of **R6.9 billion** (approximately **£300 million**), and operations in South Africa, Namibia, Botswana and Kenya. Reporting to the Group Chief Executive Officer, with seven direct reports across financial control, treasury, tax, financial planning, credit finance, investor relations and procurement, and a finance function of **186**. Member of the Group Executive Committee, attending the Audit and Risk Committee and the Board.

KEY CONTRIBUTIONS

- **Financial Strategy:** Rebuilt the group's financial strategy around risk-adjusted return rather than book growth, retiring two sub-scale lending products and redirecting capital into secured asset finance and commercial lending.
- **Capital and Funding:** Diversified a funding base previously concentrated in bilateral bank facilities, establishing a debt capital markets programme, a securitisation capability and three new wholesale funding relationships.
- **Investor Relations:** Lead the group's engagement with equity analysts, debt investors and rating agencies, presenting at results, capital markets days and the annual investor roadshow.
- **Prudential and Regulatory Reporting:** Own the group's prudential and statutory reporting obligations across four jurisdictions, maintaining capital adequacy at **16.8%** and above regulatory minimum in every reporting period.
- **Credit Risk Finance:** Directed the rebuild of the IFRS 9 expected credit loss models, including macroeconomic scenario design, staging criteria and post-model adjustment governance, in partnership with the Chief Risk Officer.
- **Corporate Development:** Led the acquisition of an asset finance business for **R1.4 billion**, approximately **£60 million**, from origination through due diligence, competition clearance and integration, completed within **11 months** of signing.
- **Finance Transformation:** Consolidated four ledgers onto a single instance, automated the consolidation and disclosure process, and reduced the finance function from **240 to 186** while shortening the reporting cycle.
- **Board and Committee Engagement:** Present financial performance, going concern, viability and capital planning to the Board and the Audit and Risk Committee, and co-author the annual report with the Company Secretary.

SELECTED ACHIEVEMENTS

> Grew the loan book from **R28.4 billion to R41.2 billion**, approximately **£1.2 billion to £1.8 billion**, and return on equity from **11.2% to 17.6%**.
>
> Raised **R6.4 billion**, approximately **£280 million**, in wholesale and debt capital markets funding, including an inaugural **R1.8 billion** senior unsecured note that priced inside guidance.
>
> Reduced the cost-to-income ratio from **58.4% to 46.1%** and delivered **R310 million**, approximately **£13 million**, in annualised savings.

Reduced the credit loss ratio from **3.4% to 1.9%** within **three reporting cycles** of the IFRS 9 model rebuild.

Delivered **six consecutive** unmodified audit opinions with **no prior-period restatements**.

GROUP FINANCIAL DIRECTOR

FEB 2017 – AUG 2019

JSE-listed specialist lender

Scope: group financial reporting, financial control, tax and finance operations across the listed parent and **five regulated subsidiaries**, leading a function of **140** and reporting to the Chief Financial Officer. Appointed to lead the group's transition to IFRS 9.

KEY CONTRIBUTIONS

- **Accounting Standards Transition:** Directed group adoption of IFRS 9, covering classification and measurement, impairment methodology, model build and disclosure across all regulated entities.
- **Group Reporting:** Rebuilt the consolidation and disclosure process, replacing a manual spreadsheet consolidation with a controlled reporting platform and a single group chart of accounts.
- **Control Environment:** Established a combined assurance framework across finance, internal audit and risk, closing a long-standing external audit management letter point on entity level controls.
- **Tax and Finance Operations:** Centralised tax compliance, accounts payable and reconciliation activity into a shared service, standardising process across four jurisdictions.

SELECTED ACHIEVEMENTS

Delivered IFRS 9 adoption across **five regulated subsidiaries** effective **1 January 2018** with **no restatement** of comparatives beyond disclosed transition adjustments.

Shortened the group reporting close from **14 working days to 6** and reduced external audit fees by **18%**.

HEAD OF FINANCIAL CONTROL, UK AND EUROPE

JAN 2013 – MAR 2017

FTSE 250 specialist lender · £2.1bn loan book · 900 employees · London

Scope: statutory and regulatory financial reporting for the group's UK and European operations, covering a **£2.1 billion** loan book, **nine** UK statutory entities and a team of **38**. Reporting to the Group Finance Director, with accountability for PRA and FCA regulatory returns, IFRS group reporting and UK statutory accounts.

KEY CONTRIBUTIONS

- **Regulatory Reporting:** Owned the group's UK prudential returns, including COREP and FINREP submissions, liaising directly with the PRA supervisory team on data quality and remediation.
- **Statutory Reporting:** Directed the transition of all UK statutory entities to FRS 102, including accounting policy selection, transition adjustments and revised disclosure.
- **Financial Control:** Redesigned the balance sheet control framework across the UK entities, introducing standardised reconciliation, substantiation and attestation disciplines.
- **Acquisition Accounting:** Led purchase price allocation, fair value assessment and reporting integration for an acquired UK loan portfolio.

SELECTED ACHIEVEMENTS

Delivered the FRS 102 transition across **nine** UK statutory entities ahead of the mandatory effective date, with **no qualified opinions**.

> Integrated a **£340 million** acquired loan book onto the group reporting platform within **two reporting cycles**.

HEAD OF FINANCIAL REPORTING

AUG 2009 – DEC 2012

South African banking group · R96bn (approx. £4.2bn) balance sheet

Scope: group financial reporting and regulatory returns for a banking group with a **R96 billion** balance sheet, leading a team of **22**.

KEY CONTRIBUTIONS

- **Statutory Accounts:** Produced the group annual financial statements and interim reporting under IFRS, including all subsidiary statutory filings.
- **Regulatory Returns:** Prepared the group's prudential returns to the South African Reserve Bank, including capital adequacy and liquidity submissions.
- **Technical Accounting:** Established the group's technical accounting function, issuing policy and providing opinions on structured transactions and financial instruments.

SELECTED ACHIEVEMENT

> Reduced the group interim and annual reporting cycle by **9 working days** across **two years** while absorbing **three** new reporting standards.

EARLY CAREER

JAN 2002 – JUL 2009

Global professional services firm · Cape Town and Johannesburg

Audit Manager (2007 – 2009) · Audit Supervisor (2005 – 2007) · Trainee Accountant, SAICA training contract (2002 – 2005)

Progressed through the financial services assurance practice, qualifying as a Chartered Accountant (South Africa) in 2005 and taking first full engagement leadership in 2007. Audit portfolio comprised banks, specialist lenders and insurers.

PROFESSIONAL QUALIFICATIONS

ACA, Institute of Chartered Accountants in England and Wales · 2026
Admitted through the Institute's reciprocal membership route for Chartered Accountants (South Africa)

CA(SA), South African Institute of Chartered Accountants · 2005

EDUCATION

Postgraduate Diploma in Accounting · 2001
University of Cape Town

Bachelor of Business Science, Finance and Accounting · 2000
University of Cape Town

BOARD AND COMMITTEE EXPOSURE

- **Member**, Group Executive Committee, 2019 – Present
- **Director**, two wholly owned regulated subsidiaries, 2020 – Present
- **Attendee**, Group Audit and Risk Committee, 2017 – Present

PROFESSIONAL DEVELOPMENT

- Corporate Finance Programme, London Business School, 2024
- Financial Times Non-Executive Director Diploma, 2022

CORE COMPETENCIES

Financial Leadership	Group financial strategy · Financial planning and analysis · Cost transformation · Finance operating model · Shared services
Capital, Funding and Treasury	Debt capital markets · Wholesale funding · Securitisation · Capital adequacy · Liquidity management · Rating agency engagement
Regulated Financial Services	Prudential regulatory reporting · PRA and FCA returns · COREP and FINREP · IFRS 9 expected credit loss · Credit risk finance
Reporting and Assurance	IFRS group reporting · FRS 102 statutory reporting · Consolidation and disclosure · Internal control frameworks · External audit management · Group tax
Transactions and Governance	Mergers and acquisitions · Due diligence · Post-merger integration · Audit and risk committee engagement · Investor relations

TECHNICAL SYSTEMS

SAP S/4HANA · Oracle Hyperion Financial Management · Anaplan · Workiva · Power BI

LANGUAGES

English (native) · Afrikaans (fluent)

MEMBERSHIPS

Institute of Chartered Accountants in England and Wales · South African Institute of Chartered Accountants

REFERENCES

Available on request.