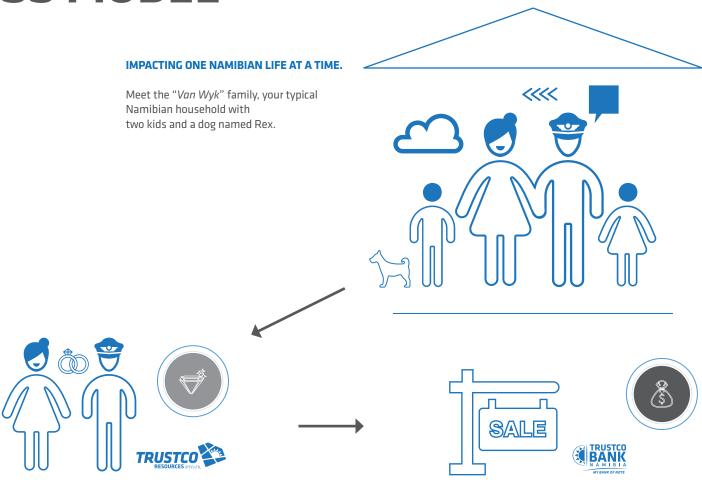
INTEGRATED **Annual report** 2017 — Trustco group

BUSINESS MODEL



Mr and Mrs van Wyk recently got married after a very romantic proposal from Mr van Wyk with a diamond mined, cut and polished by Trustco Resources.

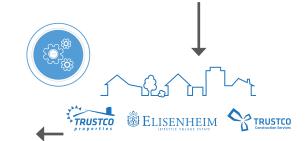
Mr and Mrs van Wyk both have personal bank accounts at Trustco Bank. Mr van Wyk realised his dream of owning his own business with a SME loan from the bank. With a flourishing business, the "Van Wyk's" also applied for a mortgage loan as first time homeowners, being such loyal clients with an outstanding credit record, the loan was granted.



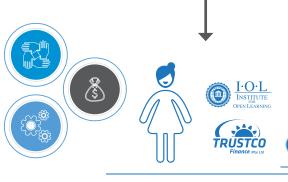
As an up and coming businessman, he now regularly travels with Trustco Air Services' luxury charter planes to his countrywide business operations.



The "Van Wyk" family took out insurance policies structured to suite their specific needs. Legal insurance cover through Next Generation Legal Shield, business insurance through Business Shield, as well as hospital and disability cover, income protection and life cover for their entire family. The "Van Wyk's" also received legal assistance with the drafting of their will and antenuptial agreement.



The "Van Wyk's" bought their first home at the Elisenheim Lifestyle Estate, a gated community, sought after by young families and investors alike. With their mortgage loan and the assistance of Trustco Construction Services, the "Van Wyk's" were able to build the house of their dreams.



Trustco's long distance learning facility, in conjunction with Trustco Finance, provided the "Van Wyk's" children with financial assistance to obtain further qualifications. The "Van Wyk's" son went on to study graphic design and their daughter pursues a qualification in HR. Both of them are hopeful to apply for positions in the shared services segment of Trustco when they graduate. After all, it is the "Best Company To Work For" in Namibia!









Like many Namibian families, the "Van Wyk's" rely on the Informanté for their trusted source of news and entertainment updates. For recreational purposes, the "Van Wyk's" children enjoy sporting activities and walks with Rex at the Trustco United Sports Club, one of the many CSI investments of the group.



Mr van Wyk is one of Trustco's 3700 shareholders, who's wealth grew by 254.3% in the last five years.

*The interaction of the segments to create the Trustco story.









