

BUSINESS MODEL

IMPACTING ONE NAMIBIAN LIFE AT A TIME.



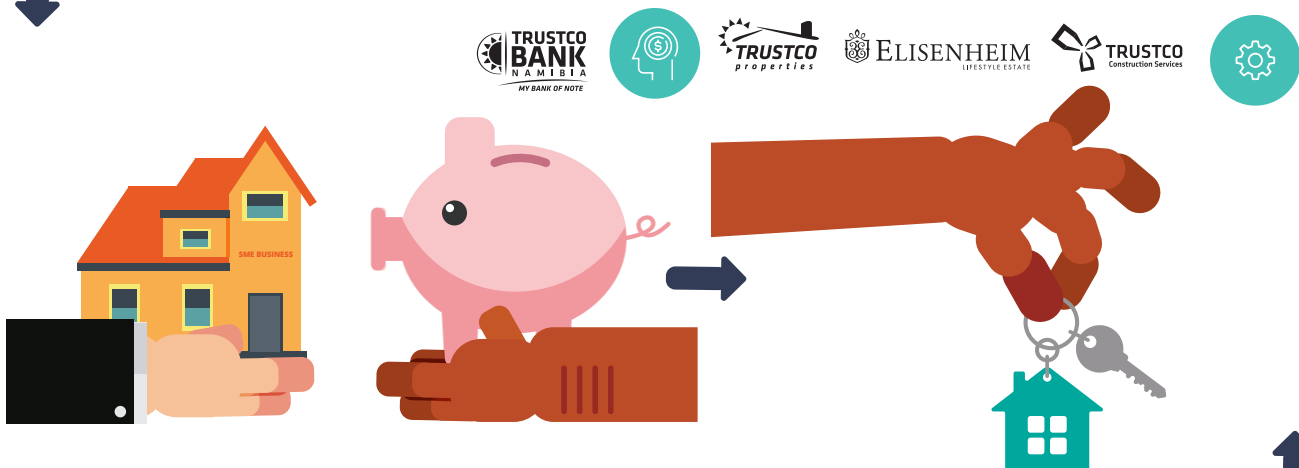
Meet the Van Wyk family, your typical Namibian household with two kids and a dog named Rex.



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.



The Van Wyk family took out insurance policies structured to suit 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 Wyks also received legal assistance with the drafting of their will and antenuptial agreement.



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

The Van Wyks 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 Wyks were able to build the house of their dreams.



With new opportunities for expansion arriving for industrial and residential developments at Trustco's Lafrenz Industrial Park and Herboth's Blik respectively, Mr van Wyk engaged Legal Shield to guide the process for him to enter into a joint venture to build a storage facility and truck depot, both of which were funded through a commercial loan from Trustco Bank Namibia.

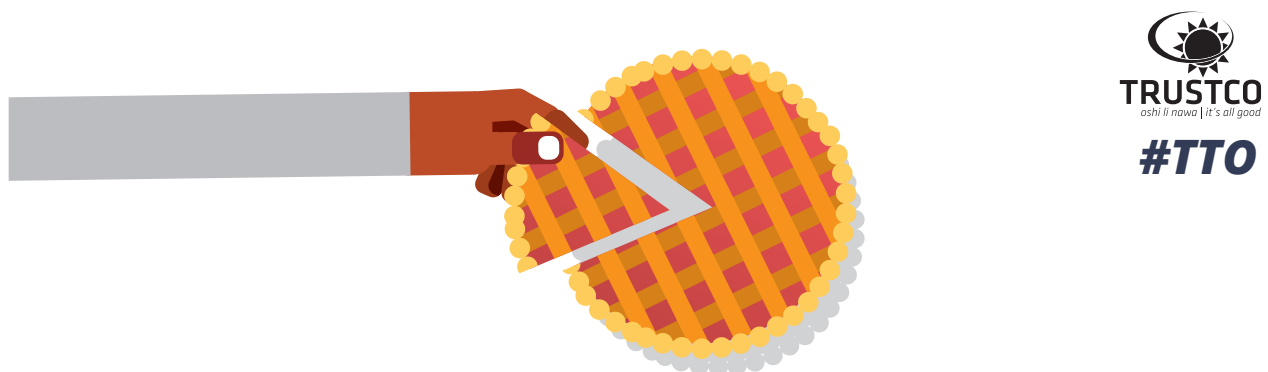
The Van Wyks' children expressed a need to further their studies and Trustco's long distance learning facility afforded them with not only the necessary tutelage, but also with financial assistance from Trustco Finance. The Van Wyks' daughter went on to study graphic design and their son pursues a qualification in Human Resources. Their son remains hopeful to apply for a position in the shared services segment of Trustco when he graduates. After all, it is one of the "Best Companies To Work For" in Namibia! Both aspire to one day be selected as members of the prestigious Top40 employees of the group.



For recreational purposes, the Van Wyks' children enjoy sporting activities and walks with Rex at the Trustco United Sports Club, one of many CSI initiatives of the group.



Like many Namibian families, the Van Wyks rely on the *Informanté* as their trusted source of news and for entertainment updates. The Van Wyks enjoy quality content produced by the multimedia unit, *Informanté* radio station and top end, thought provoking advertising campaigns from its in house agency, Mixed marketing. To keep abreast of the latest company news, the Van Wyks are part of approximately one million avid followers of the social media and related pages of the group.



Mr van Wyk is one of Trustco's 3 611 shareholders, who's wealth grew by 780% in the last five years.