



TO WHOM IT MAY CONCERN

I reluctantly agreed to a proposal from our marketing division for Tony Manning to facilitate a series of change workshops designed to restructure the NBS Division I had recently been appointed to run.

Who was this guy? Which large firm was he with? What are his credentials?

I was sceptical. A one-man show to advise an Organisation with over two thousand five hundred employees and a balance sheet of over R12 Billion?

A one man dynamo is what I got!

Probing questions, insight, harsh reality checks, drive, an action orientation and a huge dose of personal learning. What a surprise!

An uncanny ability to cut through the clutter, to drive for results and an emphasis on clarity of thinking, coupled with real wisdom and infectious humour, makes Tony both an invaluable resource and a friend.

Tony gave me the confidence to take the calls I knew had to be taken and provided me with a framework of strategic decision making that I still use today.

Yours sincerely

JOHN MAXWELL
Chief Operating Officer

17 October 2000

BoE Bank Limited

Head Office - NBS Kingsmead 90 Ordnance Road Durban 4001 P. O. Box 1744 Durban 4000 Tel 27 31 364 4400 Fax 27 31 364 2955

Website: www.boe.co.za

DIRECTORS - W J McADAM (CHAIRMAN), T A BOARDMAN (CHIEF EXECUTIVE OFFICER), C I W BALL, P GORVALLA, P S LEAF-WRIGHT, J G MAXWELL, J R McALPINE, J A C MCGREGOR, L A MEYEROWITZ, J G MODIBANE, E OSRIN, J R SANDERS (BRITISH), C M L SAVAGE, W I SWAIN

COMPANY SECRETARY - J H ACUTT Co. Reg. No. 19511000847lo6