

The Board of Prospa Group Limited (**Company**) (ASX:PGL) is comprised of directors with a broad range of technical, commercial, financial and other skills, experience and knowledge relevant to overseeing the business of an online small business loans provider.

The composition of the Board will be reviewed on an annual basis with reference to the Company's skills matrix which is used as a tool to assess the appropriate balance of skills, experience, independence and diversity necessary for the Board to discharge its duties and responsibilities effectively

A summary of the collective skills, experience, independence and diversity of the Board is set out below and is current as at August 2020.

The Company seeks to achieve a collectively "high" level of skill, professional experience or expertise across all of the categories identified in its matrix. Where there are gaps in the skills of the Board, these are filled through the employment of suitably experienced senior executives and/or the engagement of professional experts and consultants.

| No. | Skills/Attributes | Average |
|-----|--|---------|
| 1 | ASX listed corporate governance | 2 |
| 2 | Audit, risk and compliance | 2 |
| 3 | Investor relations | 2 |
| 4 | Digital business models and technology | 2.5 |
| 5 | Credit/treasury | 2 |
| 6 | Remuneration and reward | 2.5 |
| 7 | Mergers and acquisitions | 2.5 |

Skills Ratings:

- 3 High level of skill, professional experience or expertise
- 2 Competent level of skill, professional experience or expertise
- 1 Developing level of skill, professional experience or expertise
- 0 No skill, professional experience or expertise