



**USTDA**  
U.S. TRADE AND DEVELOPMENT AGENCY

# U.S. - AFRICA FINANCIAL INCLUSION CONFERENCE

**JULY 17-18, 2023**

RMB PORTSIDE BUILDING  
CAPE TOWN, SOUTH AFRICA



IN COLLABORATION WITH **RMB**

## **Phakamile Mainganya**

*Chief Risk Officer*

*RMB*

Phakamile is the Chief Risk Officer at Rand Merchant Bank, having joined in early 2020. He reports directly to the RMB CEO and is responsible for all risk management activities across all risk classes for RMB's activities, including credit risk, market risk, investment risk, counterparty credit risk, operational risk and compliance. As a member of the RMB Executive Committee, he participates actively in the broader general management of RMB and serves on a range of specialist and general committees. Prior to that he was the Chief Risk Officer at the Industrial Development Corporation of South Africa Limited. His working experience spans across senior positions in banking, auditing and risk management, focusing on credit and investment risk management. He completed his accounting studies at Wits University and qualified as a Chartered Accountant after serving his articles with Deloitte. He is energized by the diverse skills base of people at RMB and their can-do attitude, even under the most challenging of times. Phakamile cherishes the opportunity that RMB offers to work across a very diverse client base and crafting solutions to some of the challenges that our clients face and South Africa at large. He is passionate about contributing positively to the development of our country and using finance as an agent for social change and upliftment. He lives with his wife in Johannesburg and their two young daughters keep them fully occupied. On a good week he will run three times a week in the mornings and complete the odd marathon.

