1st Verification Networx (Pty) Ltd (Reg no. 2004/009540/07)
Unit 3, Damlee House, 67 Chelsea Drive, (Cnr. Broadway), Durban North, 4051 | Tel: 087 897 4898 | www.firstvn.co.za

MEASURED ENTITY

Company Name	SA Home Loans (Pty) Ltd
Trade Name	SA Home Loans (Pty) Ltd
Location	2 Milkwood Crescent, Milkwood Park La Lucia Ridge, KwaZulu-Natal 4051
Registration Number	2006/035436/07
VAT Number	4740234374
Certificate Number	SAH 007664 REV-6

B-BBEE SCORE PER ELEMENT

Equity Ownership	21.49
Management Control	16.23
Skills Development	18.87
Preferential Procurement	16.87
Enterprise and Supplier Development	15.00
Socio-Economic Development & Consumer Education	8.00
Empowerment Financing	N/A
Access to Financial Services	N/A
Total Score	**96.46**

B-BBEE STATUS

Discounting principle applied	No
Participated in Y.E.S Initiative	No
Achieved Y.E.S Target and 2.5% Absorption	N/A
Achieved 1.5 x Y.E.S Target and 5% Absorption	N/A
Achieved Double Y.E.S Target and 5% Absorption	N/A
Final B-BBEE Status	Level 1 Contributor
Final B-BBEE Recognition Level	135%
Empowering Supplier	Yes
Black Owned	No
Black Female Owned	No
Exclusion Principle Applied	Yes
Modified Flow Through Principle Applied	No
Black Ownership	18.36%
Black Female Ownership	8.35%
Black Designated Group	0.00%
Black Youth	0.00%
Black Disabled	0.00%
Black Unemployed	0.00%
Black People living in Rural areas	0.00%
Black Military Veterans	0.00%
Black New Entrants	2.85%
Measurement Period	Financial Year Ended 31 December 2025
Applicable Scorecard	Amended Financial Sector Generic Scorecard: Other Institutions
Applicable BEE Code	Gazetted Codes 41287
Issue Date	19 June 2026
Re-issue Date	N/A
Expiry Date	18 June 2027

Stephanie Naicker
Technical Signatory

BVA 019

1st Verification Networx has assessed and verified the relevant B-BBEE Elements of the above mentioned enterprise, to provide an independent and impartial opinion on the B-BBEE status of the enterprise, based on the Amended Financial Services Charter Sector Code (FS000 - FS800), as well as the Broad-Based BEE Codes of Good Practice (Codes 000-600), as amended.