

Broad-Based Black Economic Empowerment Generic Verification Certificate

Certificate No: GEN L2/7948/201117/2

FirstRand Limited

Refer to Annexure A for Entities covered by this scorecard

Reg No. 1966/010753/06, VAT No. 4900102882

Head Office, Location: 4 Merchant Place Cnr Rivonia & Fredman Drive, Sandton, 2196

Verification Standard Applied: Financial Sector Code (Notice 997 of 2012)

Scorecard Applied: Generic

BEE category:	Element:	Element weighting:	Score:
Direct empowerment:	Ownership	14	16.85
	Management Control	8	6.42
HR Development:	Employment Equity	15	11.05
	Skills Development	10	9.10
Indirect empowerment:	Preferential Procurement	16	16.00
	Empowerment Finance	15	15.00
	Enterprise Development	5	5.00
	Socio-Economic Development	3	3.00
	Access to Financial Services	14	12.67
Total Score:		100	95.09



Broad-based BEE status Level	:	Level 2
BEE procurement recognition percentage	:	125%
Black Ownership percentage	:	37.09%
Black Women Ownership percentage	:	16.43%
Value Adding Supplier	:	Yes


 For: Mosela and SizweNtsalubaGobodo

Date of issue: 20/11/2017
Expiry Date : 19/11/2018

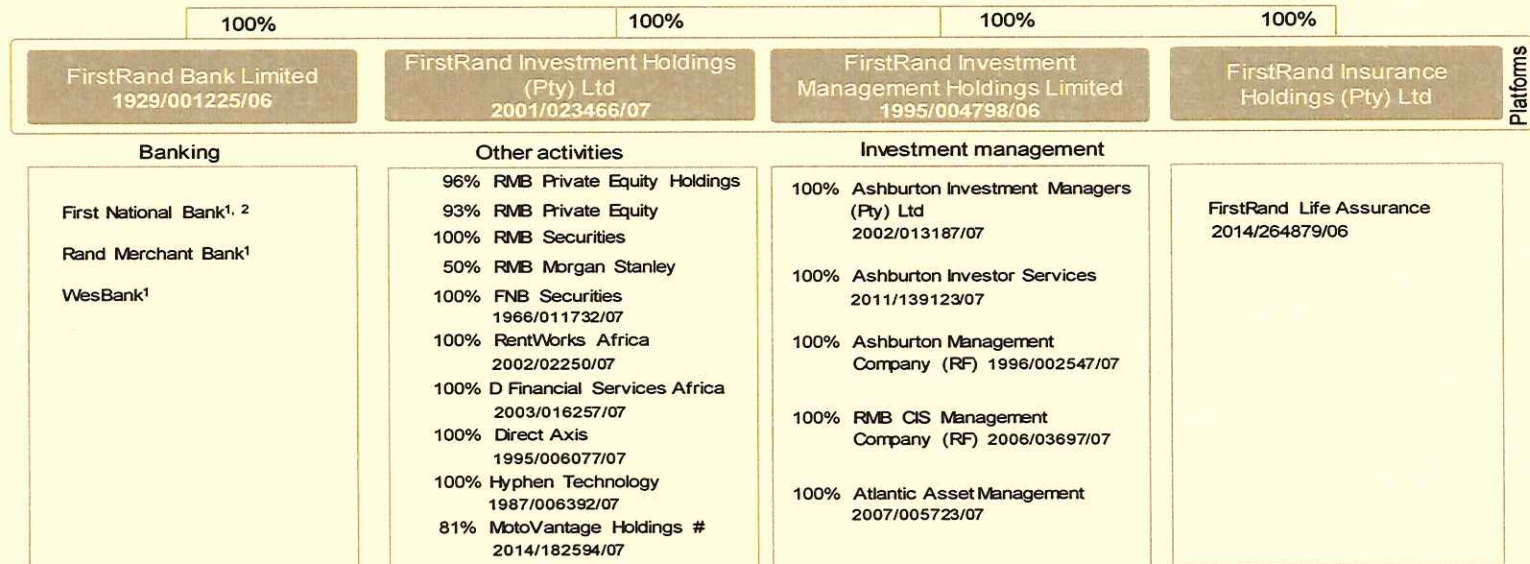
This certificate is based on information provided to Mosela and SizweNtsalubaGobodo Rating Agency by the management of the measured entity and is an independent opinion based on verification, validation and analysis done by Mosela SizweNtsalubaGobodo Rating Agency (Mosela and SizweNtsalubaGobodo Rating Agency is not responsible for ensuring completeness of information provided to support the B-BBEE status of a measured entity). The B-BBEE status has been determined in accordance with the dti's Financial Sector Codes gazetted on 26 November 2012.



BVA 080

Annexure A

FIRSTRAND LIMITED 1966/010753/06



Structure shows effective consolidated shareholding from a BEE reporting perspective

1 Division

2 First National Bank includes RMB Private Bank

Includes MotoRite 1997/000637/07 ; Smart UMA 1999/016066/07 ; Streamline 2005/036668/07 ; The Engine Room 2009/005404/07 ; MotoRite Premium 2009/005046/07