

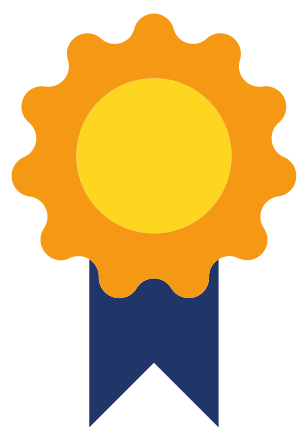


SA Home Loans History

The launch of SA Home Loans to the South African public in February 1999 came at the perfect time. Interest rates were at an all-time high of 23.5% at a time where saving money was top of mind for cash-strapped South Africans. True to our promise, we introduced a dramatically discounted rate of 19.6%, offering consumers a compelling alternative. This meant that more South Africans could have access to home finance.

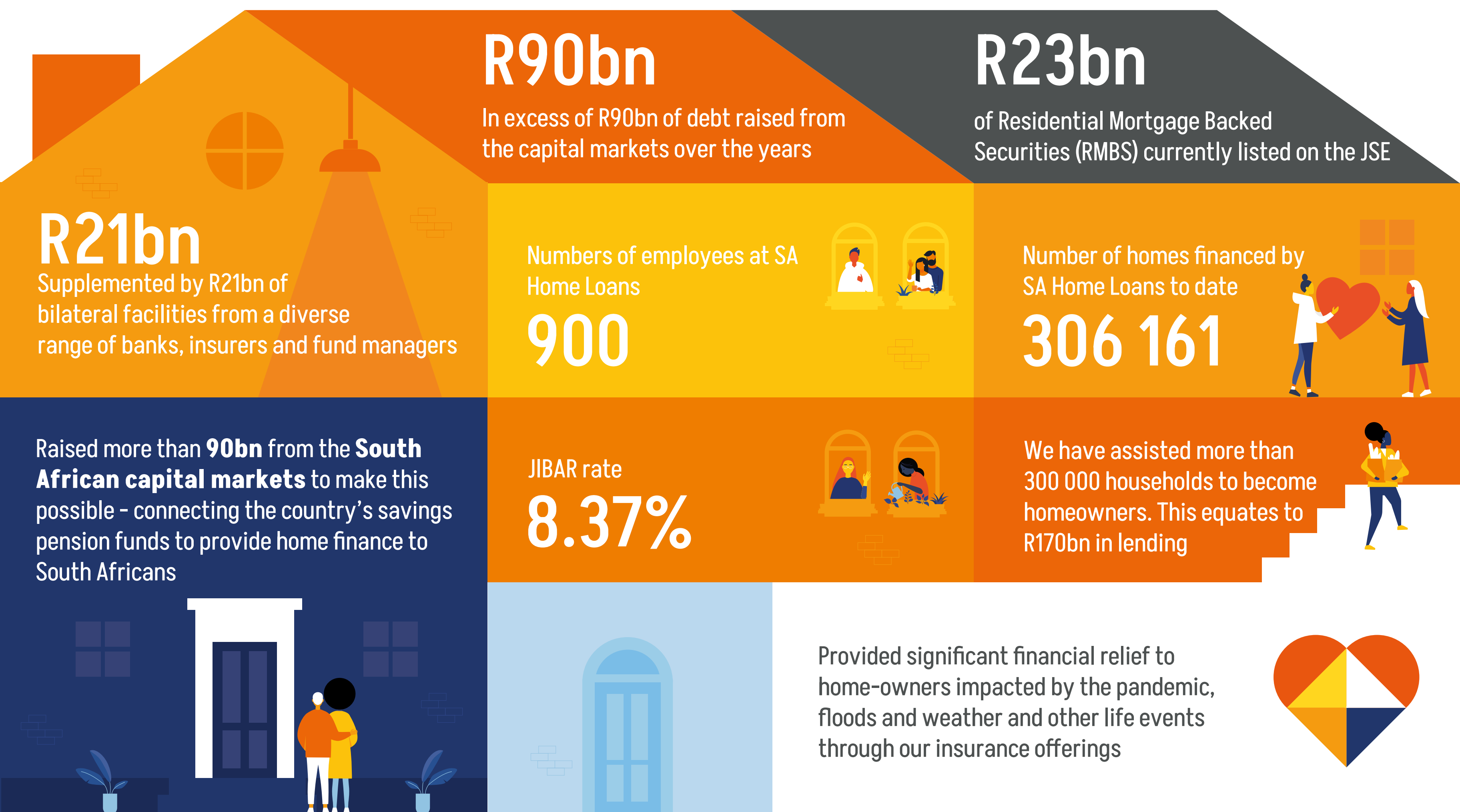
By 2001 competitors had begun to take SA Home Loans seriously, defending their shrinking market share by reducing their rates considerably. This created a healthy, competitive home loan financing environment from which buyers are still benefiting.

In 2001, SA Home Loans pioneered a new way of funding home financing in South Africa, by linking clients directly to the capital markets.



SA Home Loans Key Statistics

The leading securitisation issuer in the South African capital markets.



SA Home Loans 2024/2025 Home Ownership Trends

The economic signals for 2024 (and even more so 2025) are increasingly positive. The year ahead will be one of a slow recovery in the property market in 2024 rather than a bounce back, with a cautious return of consumer confidence particularly from the second half, with further improvement in 2025.