FIRSTRAND LIMITED
(Incorporated in the Republic of South Africa)
Registration number: 1966/010753/06
JSE ordinary share code: FSR; ISIN code: ZAE000066304
JSE B preference share code: FSRP; ISIN code: ZAE000060141
NSX ordinary share code: FST
LEI: 529900XYOP8CUZU7R671
(FirstRand or the group)

PROVISIONAL AUDITED RESULTS AND CASH DIVIDEND DECLARATION FOR THE YEAR ENDED 30 JUNE 2021

FirstRand's portfolio of integrated financial services businesses comprises FNB, RMB, WesBank and Aldermore. The group operates in South Africa, certain markets in sub-Saharan Africa and the UK, and offers a universal set of transactional, lending, investment and insurance products and services.

"The level of improvement in the group's performance demonstrates the quality of FirstRand's portfolio of businesses and their ability to capitalise on the economic rebound that is taking place.

Normalised earnings grew 54% to R26.5 billion and the group produced R4.9 billion of economic profit. Pleasingly, pre-provision operating profit increased 5%.

FirstRand's ROE of 18.4% is back within the target range of 18% to 22%, which reflects its determination to quickly revert back to producing superior returns to shareholders."

Alan Pullinger

CEO

FINANCIAL HIGHLIGHTS

R million	2021	2020	% change
Earnings performance			
Basic and diluted normalised earnings per share (cents)	473.3	307.8	54
Normalised earnings	26 551	17 265	54
Headline earnings	26 950	17 326	56
Normalised net asset value per share (cents)	2 703.4	2 453.1	10
Ordinary dividend per share (cents)	263	146	80
Normalised ROE (%)	18.4	12.9	
Basic and diluted headline earnings per share (cents)	480.5	308.9	56
Basic and diluted earnings per share (cents) - IFRS	476.9	303.5	57
Normalised net asset value	151 647	137 606	10
Advances (net of credit impairment)	1 223 434	1 261 715	(3)
Deposits	1 542 078	1 535 015	-
Credit loss ratio (%)	1.06	1.91	

OVERVIEW OF RESULTS

Financial performance

When interpreting the results for the year to 30 June 2021, it's important to note that the comparative period, in particular the second half of the year to 30 June 2020, included the first three months of the pandemic and the lockdown introduced in March 2020. This resulted in increased impairments and reduced volumes leading to a significantly depressed performance for that financial year. As a result of that base effect, the group's normalised earnings increased 54%, with this performance also reflecting the sharp rebound in economic activity levels across the jurisdictions in which the group operates. Pleasingly FirstRand's normalised ROE of 18.4% is back within the stated range of 18% to 22%, reflecting the underlying quality of the group's earnings. The group produced R4.9 billion of economic profit, or net income after cost of capital (NIACC), which is its key performance measure.

SOURCES OF NORMALISED EARNINGS

	Year ended 30 June				
R million	2021	% composition	2020	% composition	% change
FNB	16 280	61	12 228	70	33
RMB*	7 071	27	5 674	33	25
WesBank	1 235	5	843	5	47
UK operations**	2 743	10	865	5	+100
- Aldermore**,#	1 764		1 020		
- MotoNovo**	979		(155)		
FirstRand Corporate Centre (FCC) (including Group Treasury)*,**,@,^	(178)	(1)	(1 442)	(8)	88
Other equity instrument holders	(600)	(2)	(903)	(5)	34
Normalised earnings	26 551	100	17 265	100	54

* Ashburton's results are now reflected in RMB, previously reported under FCC. Comparatives have been restated for this change.

** During May 2019, a new legal entity, MotoNovo Finance Limited, was established under the Aldermore group where all new MotoNovo business since May 2019 has been originated (also referred to as the MotoNovo front book). In the UK operations management view, shown in the table above and on pages 45 and 46 of the Analysis of results booklet, Aldermore refers to Aldermore excluding MotoNovo front book and MotoNovo refers to the standalone performance of MotoNovo, which includes the front book and back book. This differs from the segment report disclosed on pages 36 to 43 of the Analysis of results booklet, as MotoNovo (front book) is included under Aldermore and MotoNovo (back book) is included in FCC.

\# After the dividend on the contingent convertible securities of R177 million (£9 million) (2020: R242 million and £12 million).

@ Includes capital endowment, the impact of accounting mismatches, and interest rate, foreign currency and liquidity management.

^ Includes FirstRand Limited (company).

In order to appropriately navigate the economic crisis brought about by the pandemic, for the year to 30 June 2021 the group anchored execution of its strategy to the following financial resource management (FRM) principles:

- Carefully price for financial resources.
- Appropriately provide against lending portfolios.
- Apply strict cost management.
- Further strengthen and appropriately tilt the balance sheet to the macro outlook.
- Accrete capital and net asset value (NAV) - the deployment of capital to reflect the updated cost of equity.
- Emerge from Covid-19 with limited vulnerabilities, with capital for growth.

Adherence to these principles supported the group over the year under review. Earnings recovered faster than expected, with ROE and NIACC coming back strongly. The group's Common Equity Tier 1 (CET1) ratio increased to 13.5% (2020: 11.5%) and the group is in a position to pay a full-year dividend at the bottom end of its cover range (56% payout).

The level of improvement in the group's performance reflects the quality of FirstRand's portfolio, the strength of its customer franchise and its ability to capitalise on the economic rebound that is taking place. The following tables provide a rolling six-month view of the group's performance and that of its operating businesses.

FIRSTRAND GROUP FINANCIAL HIGHLIGHTS

	Six months ended				June 2021 vs December 2020	December 2020 vs June 2020	June 2020 vs December 2019
R million	30 June 2021	31 December 2020	30 June 2020	31 December 2019	% change	% change	% change
NII	32 494	32 017	30 958	31 893	1	3	(3)
NIR*	22 546	22 434	19 871	22 583	-	13	(12)
Operating expenses	(28 609)	(28 733)	(27 298)	(28 358)	-	5	(4)
Impairment charge	(4 246)	(9 414)	(18 449)	(5 934)	(55)	(49)	+100
Normalised earnings	15 509	11 042	3 256	14 009	40	+100	(77)
Gross advances	1 274 052	1 275 510	1 311 095	1 259 326	-	(3)	4
Credit loss ratio (%)	0.67	1.46	2.87	0.95			
Stage 3/NPLs as a % of advances	4.76	4.80	4.37	3.58			

* Includes share of profits from associates and joint ventures after tax.

SOURCES OF NORMALISED EARNINGS

	Six months ended				June 2021 vs December 2020	December 2020 vs June 2020	June 2020 vs December 2019
R million	30 June 2021	31 December 2020	30 June 2020	31 December 2019	% change	% change	% change
FNB	8 954	7 326	3 064	9 164	22	+100	(67)
RMB*	3 887	3 184	2 268	3 406	22	40	(33)
WesBank	557	678	(123)	966	(18)	+100	(+100)
UK operations**	1 700	1 043	(312)	1 177	63	+100	(+100)
FCC/Group Treasury*,#	723	(901)	(1 204)	(238)	+100	25	(+100)
Other equity instrument holders	(312)	(288)	(437)	(466)	(8)	34	6
FirstRand group	15 509	11 042	3 256	14 009	40	+100	(77)

* Ashburton's results are now reflected in RMB, previously reported in FCC. Comparatives have been restated for this change.

** Including Aldermore and MotoNovo (front and back books).

Excluding MotoNovo back book.

PRE-PROVISION OPERATING PROFIT

	Year ended 30 June		%
R million	2021	2020	change
FNB	32 537	32 290	1
RMB	11 480	11 467	-
WesBank	3 823	4 249	(10)
UK operations	4 771	4 845	(2)
FCC/Group Treasury	(1 978)	(4 550)	57
Total group pre-provision operating profit	50 633	48 301	5

Pre-provision operating profit increased 5%, demonstrating the resilient underlying performances from FNB, RMB and Group Treasury.

FNB's pre-provision profit performance demonstrates its operational adaptability and strong franchise. As South Africa's leading digital bank, FNB continues to fulfil origination, account service and liability gathering digitally. Deposit growth remained strong with retail and commercial segments benefiting from active customer base growth.

RMB produced a resilient operating performance driven by an excellent markets and private equity performance, underpinned by sustained annuity income and strong average deposit growth. This was supplemented by modest private equity realisations and a principal investment realisation combined with lower asset impairments in that portfolio compared to the prior year.

WesBank's pre-provision operating profit declined due to lower advances and revenue, and higher costs.

UK operations delivered a lower pre-provision profit as a result of higher operating costs emanating from continued investment in platforms and processes together with the normalisation of variable staff costs. Revenues benefited from some growth in advances.

Group Treasury's improved performance resulted from better rand and foreign exchange liquidity mismatch management compared to the disruptive impacts in the prior year. Other drivers included lower funding costs from the improved funding mix due to the ongoing growth in the group's deposit franchise, and improved asset and liability management.

Revenue and cost overview

Overall net interest income (NII) increased 3% despite the negative endowment impact resulting from the 300 bps cuts in interest rates since December 2019. This impact was partially offset by higher capital levels and deposit volumes, and the benefit of Group Treasury's asset and liability management (ALM) mitigation strategies to protect earnings. Lending NII decreased due to the decline in advances and increased competition, which was to some extent offset by mix change.

Net interest margin (NIM) declined 10 bps to 435 bps, driven mainly by the negative endowment impact.

Advances decreased year-on-year, due to low demand for credit as well as the group's cautious risk appetite for most of the financial year, given ongoing uncertainty. The deposit franchise, however, performed strongly, growing 6%.

FNB's advances contracted marginally during the year, reflecting the business's continued prudent risk appetite and lower demand given the ongoing impact of Covid-19 on its customer base. Rest of Africa advances reduced due to macroeconomic uncertainties and currency fluctuations. Excluding the currency impact, FNB rest of Africa advances declined 5% and deposits increased 9%. Across all segments, deposit growth benefited from strong momentum in savings and investment products. Commercial customers continued to maintain liquidity to support cash flow demands given the prevailing uncertainty.

RMB's core advances also contracted due to low levels of corporate activity and business confidence, and paydowns from clients as their liquidity requirements normalised compared to the Covid-19 drawdowns in the previous financial year. In addition, there was a negative impact of currency appreciation from the cross-border book. Deposit growth remained healthy domestically and in the rest of Africa, with some margin contraction.

WesBank advances declined 3% as the business adjusted its approach to origination given the competitive lending environment.

Advances in the UK operations increased marginally, supported by growth in vehicle asset finance (VAF), whilst the commercial and other retail books contracted as new lending activity was impacted by Covid-19.

Growth in advances and deposits is unpacked by operating business below.

	Growth in advances %	Growth in deposits %
FNB	(1)	7
- Retail	-	7
- Commercial	3	9
- Rest of Africa	(10)	(1)
WesBank	(3)	n/a
RMB core advances*	(13)	3
UK operations**	1	14

* RMB core advances exclude assets under agreements to resell.
** In pound terms. Growth in deposits refers to customer deposits.

Total group operational non-interest revenue (NIR) increased 3%, mainly driven by resilient growth in fee and commission, and trading income.

FNB's NIR increased 5%, benefiting from good growth in transactional volumes, up 6% year-on-year, with particularly strong volumes on the banking app (+26%). Customer growth was robust at 5%.

The 15% decrease in insurance income was mainly due to the ongoing economic impact of the pandemic, resulting in an increase in mortality claims paid and provisions raised. The reduction in new business sales was as a result of a decline in credit life policies. There was good growth in all other insurance business lines, resulting in in-force annual premium equivalent (APE) growth of 11% and gross premiums increasing 9%.

RMB's fee and commission income grew 4%, underpinned by advisory mandates, although this was partially offset by lower structuring income. Trading activities delivered another strong performance (+11%) supported by the fixed income desk and the commodities business.

Growth in operating expenses was contained at 3%, reflecting the continued focus on cost management across the business. It was also achieved despite ongoing investment strategies in:

- insurance and asset management;
- build-out and consolidation of the domestic enterprise platform;
- build-out of the group's footprint in the rest of Africa; and
- process and system modernisation in the UK business.

Additional costs associated with managing employee and customer well-being on premises and in branches, and the facilitation of remote working for a significant proportion of employees, continue to be incurred. Overall cost growth continued to benefit from lower travel and related costs as well as lower cooperation agreement costs. The cost-to-income ratio improved marginally to 52.4% (2020: 52.9%).

Credit performance

As required under IFRS 9, FirstRand revised its macroeconomic forward-looking outlook, with positive revisions to key economic variables compared to the prior year given the rebound in the economy. Overall performing coverage reduced given this change. However, the group included an additional stress scenario given the ongoing uncertainty in the system resulting in only a marginal reduction in performing coverage. Non-performing loan (NPL) growth of 6% was better than expected, benefiting from a 35% increase in write-offs. This drove the 44% reduction in the overall impairment charge to R13.7 billion (2020: R24.4 billion) as analysed in the table below.

ANALYSIS OF IMPAIRMENT CHARGE

	Six months ended						
R million	30 June 2021	31 December 2020	30 June 2020	31 December 2019	Jun 21 vs Dec 20 % change	Dec 20 vs Jun 20 % change	Jun 20 vs Dec 19 % change
Performing book provisions	(2 228)	663	8 950	90	(+100)	(93)	+100
NPL provision	(544)	3 347	4 868	1 310	(+100)	(31)	+100
Credit provision increase/(decrease)	(2 772)	4 010	13 818	1 400	(+100)	(71)	+100
Modification	348	294	513	494	18	(43)	4
Gross write-off* and other**	7 940	6 267	5 115	5 417	27	23	(6)
Post write-off recoveries	(1 270)	(1 157)	(997)	(1 377)	(10)	(16)	28
Total impairment charge	4 246	9 414	18 449	5 934	(55)	(49)	+100
Credit loss ratio (%)	0.67	1.46	2.87	0.95			
Credit loss ratio excluding UK operations (%)	0.90	1.64	3.15	1.06			

* Write-off of gross balances excluding prior year provisions held.

** Net interest recognised on stage 3 advances of R3 369 million (2020: R3 125 million) is excluded from write-off and other.

The above table also demonstrates the move in impairments on a rolling six-month view, based on movements in the balance sheet. Provisions for the six months to June 2020 reflect the significant impact of the negative macros. For the six months to December 2020, the performing book coverage increased despite the improving macro environment, largely due to judgemental out-of-model provisions recognised, given the ongoing uncertainties at that time. The provision release of R2.2 billion for the performing book for the six months to June 2021 was driven by the improvement in macro assumptions, relatively lower levels of uncertainty and the release of Covid-19-related provisions. The NPL provision release reflects the relative improvement in mix, with a larger portion of paying NPLs.

The next table deals with the rolling six-month change in group NPL balances. It is pleasing to see that the reduction in operational NPLs continued in the second half of the financial year. Collection efforts resulted in paying NPLs increasing R2.7 billion year-on-year. The UK experienced an increase in NPLs (+34%), which resulted in an overall increase of 6% in NPLs to 4.76% of advances (2020: 4.37%).

Overall NPL coverage increased marginally to 45.3% (2020: 43.1%), mainly driven by mix change but partially offset by a higher proportion of paying NPLs. Product coverage was largely maintained.

Increase in NPLs

	30 June 2021 vs 30 June 2020			30 June 2021 vs 31 December 2020		
	R million	% change	Percentage point contribution to overall NPL increase	R million	% change	Percentage point contribution to overall NPL increase
Operational NPLs*	(1 559)	(4)	(3)	(1 797)	(5)	(3)
Covid-19 relief paying NPLs **	1 855	79	3	776	23	1
Other paying NPLs#	840	10	2	(172)	(2)	-
NPLs (excluding UK operations)	1 136	2	2	(1 193)	(2)	(2)
UK operations	2 288	34	4	613	7	1
Total group NPLs	3 424	6	6	(580)	(1)	(1)

* Include advances that received Covid-19 relief, other advances and debt-review ± 90 days in arrears.

** Include Covid-19 relief loans <90 days in arrears still subject to curing criteria.

Include debt-review and other advances <90 days in arrears still subject to curing criteria.

SA retail NPLs as a percentage of advances grew to 9.05% (2020: 8.44%), driven in the main by the increase in residential mortgage NPLs given the ongoing pressures on consumers.

SA corporate and commercial NPLs as a percentage of advances decreased marginally, benefiting mainly from the reduction in operational NPLs. However, NPLs relating to certain private equity exposures increased.

In the UK operations, NPLs increased to 3.16% of advances (2020: 2.18%), mainly due to the impact of lockdown restrictions and normalisation of book growth. Aldermore and MotoNovo granted second and third payment holidays to existing clients, with third payment holidays being viewed as a default event. These clients were classified as stage 3/NPL. The previous ban on collateral repossessions in the UK also contributed to NPL growth.

With regard to the relief books, overall gross advances decreased from R229.6 billion to R166.4 billion, given that no further relief was extended and customers commenced repayments. Corporate and commercial reflected the largest decline as these counters paid off their facilities as liquidity improved. The proportion of the portfolio under relief was at 13% of advances at 30 June 2021 (2020: 18%).

DIVIDEND STRATEGY

For the six months to 31 December 2020, the FirstRand board repositioned the dividend cover into the bottom end of the group's target range of 1.8 to 2.2 times, in anticipation of the expected medium-term growth in the economies in which the group operates.

The group continues to accrete capital, resulting in a healthy CET1 level, which provides sufficient capacity for growth. The board is therefore comfortable to maintain a dividend cover of 1.8 times for the year and considers this level of distribution to be appropriate and sustainable over the medium term.

PROSPECTS

Looking forward, in South Africa the group expects a modest credit cycle to emerge, mainly driven by recovery in consumer and corporate incomes, a gradual lift in business and consumer confidence and pent-up private sector demand. These trends will underpin some advances growth, with a slowdown in deposit growth as consumers draw down on precautionary savings. Advances growth will be driven by the retail portfolios with commercial advances likely to follow thereafter. Corporate advances growth is expected to remain weak given low demand and excess capacity. Recent momentum in transactional activity is expected to grow as the economy continues to open up.

Whilst a fourth domestic Covid-19 wave remains probable towards the end of the 2021 calendar year, the severity of this wave is expected to be reduced given the levels of vaccination rates in the vulnerable age groups.

The group also sees modest improvement in the rest of Africa portfolio as many of the jurisdictions where it operates will continue to benefit from the commodity cycle.

The rebound in the UK economy is expected to be maintained, although the pace of the sector-led recovery could slow. NPLs may continue to build as the government withdraws its various stimulus packages which have softened the impact for many UK households. This benefited the UK operations' current year performance. The business remains appropriately provided, however, absolute growth in earnings will likely be constrained for the next twelve months.

The group previously indicated that it expected to reach peak earnings during the 2023 financial year. However, the speed, extent and breadth of the rebound has exceeded expectations and the resultant momentum has carried into the new financial year.

Consequently, FirstRand expects peak earnings to be achieved earlier than previously thought, particularly given that the group produced its highest ever level of six-month earnings in the second half of the 2021 financial year. The ROE is expected to remain in the stated range of 18% to 22% and capital generation is likely to exceed demand in the 2022 financial year.

The group further expects to revert back to its long-term target of delivering real growth in earnings (defined as real GDP plus CPI).

BOARD CHANGES

Changes to the directorate are outlined below.

		Effective date
Retirements		
MS Bomela	Independent non-executive director	2 December 2020
AT Nzimande	Independent non-executive director	2 December 2020
Appointments		
SP Sibisi	Independent non-executive director	15 April 2021

CASH DIVIDEND DECLARATIONS

ORDINARY SHARES

The directors declared a gross cash dividend totalling 263.0 cents per ordinary share out of income reserves for the year ended 30 June 2021.

DIVIDENDS

ORDINARY SHARES

	Year ended 30 June	
Cents per share	2021	2020
Interim (declared 3 March 2021)	110.0	146.0
Final (declared 15 September 2021)	153.0	N/A
	263.0	146.0

The salient dates for the final ordinary dividend are outlined below.

Last day to trade cum-dividend	Tuesday, 12 October 2021
Shares commence trading ex-dividend	Wednesday, 13 October 2021
Record date	Friday, 15 October 2021
Payment date	Monday, 18 October 2021

Share certificates may not be dematerialised or rematerialised between Wednesday, 13 October 2021, and Friday, 15 October 2021, both days inclusive.

For shareholders who are subject to dividend withholding tax (DWT), tax will be calculated at 20% (or such lower rate as is applicable if a double taxation agreement applies for foreign shareholders).

For South African shareholders who are subject to DWT, the net final dividend after deducting 20% tax will be 122.40000 cents per share.

The issued share capital on the declaration date was 5 609 488 001 ordinary shares and 45 000 000 variable rate non-cumulative, non-redeemable (NCNR) B preference shares.

FirstRands income tax reference number is 9150/201/71/4.

B PREFERENCE SHARES

Dividends on the B preference shares are calculated at a rate of 75.56% of the prime lending rate of FNB, a division of FirstRand Bank Limited.

DIVIDENDS DECLARED AND PAID

Cents per share	Preference dividends
Period:	
27 August 2019 - 24 February 2020	374.7
25 February 2020 - 31 August 2020	306.0
1 September 2020 - 22 February 2021	253.6
23 February 2021 - 30 August 2021	273.9

OTHER INFORMATION

This announcement covers the provisional audited summary financial results of FirstRand Limited based on International Financial Reporting Standards for the year ended 30 June 2021. The primary results and accompanying commentary are presented on a normalised basis as the group believes this most accurately reflects its economic performance. The normalised results have been derived from the IFRS financial results. A detailed description of the difference between normalised and IFRS results is provided on pages 145 to 147 of the Analysis of financial results booklet. It constitutes the group's full announcement and is available at www.firstrand.co.za/investors/financial-results/. Commentary is based on normalised results, unless otherwise indicated.

The full set of consolidated financial statements for the year ended 30 June 2020 have been audited by the group's auditors, PricewaterhouseCoopers Inc and Deloitte & Touche, who expressed an unmodified opinion thereon. The auditors' report, with key audit matters, issued on the consolidated annual financial statements and accompanying notes can be accessed on the group's website at www.firstrand.co.za/investors/annual-reporting/.

The content of this announcement is derived from audited information, but is not itself audited. The directors take responsibility for the preparation of this announcement.

Any forecast financial information contained herein has not been reviewed or reported on by the group's external auditors.

Shareholders are advised that this announcement represents a summary of the information contained in the Analysis of financial results (the full announcement) and does not contain full or complete details.

Any investment decisions by investors and/or shareholders should be based on consideration of the announcement as a whole and shareholders are encouraged to review the full Analysis of financial results, which is available for viewing on the group's website and on https://senspdf.jse.co.za/documents/2021/JSE/ISSE/FSR/FSR0621.pdf

The full Analysis of financial results, annual financial statements and related audit reports are available for inspection at FirstRand's registered office 4 Merchant Place, Corner Fredman Drive and Rivonia Road, Sandton and at the offices of the sponsors, Rand Merchant Bank (a division of FirstRand Bank Limited), 1 Merchant Place, Corner of Fredman Drive and Rivonia Road, Sandton. The above is available for inspection to investors and/or shareholders at no charge during normal business hours from 17 September 2021.

COMPANY INFORMATION

DIRECTORS

WR Jardine (chairman), AP Pullinger (chief executive officer), HS Kellan (financial director), M Vilakazi (chief operating officer), JP Burger, GG Gelink, F Knoetze, RM Loubser, TS Mashego, Z Roscherr, SP Sibisi, LL von Zeuner, T Winterboer

COMPANY SECRETARY AND REGISTERED OFFICE

C Low
4 Merchant Place, Corner Fredman Drive and Rivonia Road
Sandton 2196
PO Box 650149, Benmore 2010
Tel: +27 11 282 1808
Fax: +27 11 282 8088
Website: www.firstrand.co.za

JSE SPONSOR

Rand Merchant Bank (a division of FirstRand Bank Limited)
1 Merchant Place, Corner Fredman Drive and Rivonia Road
Sandton 2196
Tel: +27 11 282 8000

NAMIBIAN SPONSOR

Simonis Storm Securities (Pty) Ltd
4 Koch Street
Klein Windhoek
Namibia

TRANSFER SECRETARIES - SOUTH AFRICA

Computershare Investor Services (Pty) Ltd
1st Floor, Rosebank Towers
15 Biermann Avenue
Rosebank, Johannesburg, 2196
Private Bag X9000, Saxonwold, 2132
Tel: +27 11 370 5000
Fax: +27 11 688 5248

TRANSFER SECRETARIES - NAMIBIA

Transfer Secretaries (Pty) Ltd
4 Robert Mugabe Avenue, Windhoek
PO Box 2401, Windhoek, Namibia
Tel: +264 612 27647
Fax: +264 612 48531

AUDITORS

PricewaterhouseCoopers Inc.
4 Lisbon Lane
Waterfall City
Jukskei View
Gauteng
South Africa
2090

Deloitte & Touche
Deloitte Place
5 Magwa Crescent
Waterfall City
Johannesburg
Gauteng
South Africa
2090

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