

THE THEKWINI FUND 9 (RF) LIMITED

(Incorporated in South Africa as a public company with limited liability under registration number 2011/001385/07)

**Issue of ZAR 54 000 000 Class B4 Secured Floating Rate Notes
Under its ZAR4 000 000 000 Asset Backed Note Programme, registered with the
JSE Limited on 12 July 2011**

This document constitutes the Applicable Pricing Supplement relating to the issue of Notes described in this Applicable Pricing Supplement.

This Applicable Pricing Supplement must be read in conjunction with the Programme Memorandum issued by The Thekwini Fund 9 (RF) Limited dated on or about 12 July 2011, as amended and/or supplemented from time to time. To the extent that there is any conflict or inconsistency between the contents of this Applicable Pricing Supplement and the Programme Memorandum, the provisions of this Applicable Pricing Supplement shall prevail.

Any capitalised terms not defined in this Applicable Pricing Supplement shall have the meanings ascribed to them in the section of the Programme Memorandum headed "*Terms and Conditions of the Notes*". References in this Applicable Pricing Supplement to the Conditions are to the section of the Programme Memorandum headed "*Terms and Conditions of the Notes*". References to any Condition in this Applicable Pricing Supplement are to that Condition of the Conditions.

The Issuer certifies that to the best of its knowledge and belief there are no facts that have been omitted from this Applicable Pricing Supplement which would make any statement false or misleading and that all reasonable enquiries to ascertain such facts have been made and that this Applicable Pricing Supplement contains all information required by Applicable Law and the JSE Debt Listings Requirements. The Issuer accepts full responsibility for the information contained in this Applicable Pricing Supplement, the Programme Memorandum and the annual financial report and any amendments to the annual financial report or any supplements from time to time, except as otherwise stated therein.

The Issuer certifies that the Principal Amount of the Notes to be issued and described in this Applicable Pricing Supplement together with the aggregate Principal Amount Outstanding of all other Notes in issue at the Issue Date will not exceed the Programme Limit as specified in item 56 below.

The Dealer and its affiliates have a lending relationship with the Issuer and from time to time have performed, and in the future will perform, banking, investment banking, advisory, consulting and other financial services for the Issuer and its affiliates, for which it may receive customary advisory and transaction fees and expenses reimbursement.

In addition, in the ordinary course of their business activities, the Dealer and its affiliates may make loans or hold a broad array of investments and actively trade debt and equity securities (or related derivative securities) and financial instruments (including bank loans) for their own account and for the accounts of their customers. Such loans,

investments and securities activities may involve securities and/or instruments of the Issuer or the Issuer's affiliates (including the Notes). The Dealer or its affiliates may hedge their credit exposure to the Issuer consistent with their customary risk management policies.

The JSE assumes no liability of whatsoever nature for the information contained in or incorporated by reference into this Applicable Pricing Supplement, the annual financial report and any amendments to the annual financial report. The JSE assumes no responsibility for the contents of this Applicable Pricing Supplement or the annual financial report of the Issuer or the amendments to the annual financial report and the JSE makes no representation as to the accuracy or completeness of this Applicable Pricing Supplement, the annual financial report of the Issuer or the amendments to the annual financial report. The JSE expressly disclaims any liability for any loss arising from or in reliance upon the whole or any part of this Applicable Pricing Supplement or the annual financial report of the Issuer or the amendments to the annual financial report.

DESCRIPTION OF THE NOTES

1. Issuer	The Thekwini Fund 9 (RF) Limited
2. Status and Class of the Notes	Secured Class B Notes
3. Tranche number	1
4. Series number	4
5. Designated Class A Ranking	N/A
6. Aggregate Principal Amount of this Tranche	ZAR 54 000 000
7. Issue Date(s)	18 July 2016
8. Minimum Denomination per Note	ZAR 1 000 000
9. Issue Price(s)	100%
10. Trade Type	N/A
11. Applicable Business Day Convention	Following Business Day
12. Interest Commencement Date(s)	18 July 2016
13. Coupon Step-Up Date	18 July 2019
13A. Refinancing Period	The period beginning on (and including) 18 June 2019 and ending on (but excluding) 18 September 2019
14. Scheduled Maturity Date	The date on which the Notes are expected to be redeemed, being 18 July 2019
15. Final Redemption Date	18 July 2039
16. Use of Proceeds	The net proceeds of the issue of this Tranche, together with the net proceeds from the issue of the Class A11 Notes,

	Class A12 Notes, Class C Notes and Class D Notes will be used to fund the Reserve Fund, redeem part of the Refinanced Notes and purchase Additional Home Loans from the Seller. The proceeds from the sale may be used to discharge a portion of the Main Street 65 obligation under its revolving credit facility with Standard Bank.
17. Pre-Funding Amount	N/A
18. Pre-Funding Period	N/A
19. Specified Currency	Rand
20. Set out the relevant description of any additional Terms and Conditions relating to the Notes	The Notes may be redeemed out of the proceeds of issuing Refinancing Notes and/or the disposal of Home Loans on the Coupon Step-up Date subject to the provisions of Condition 7.3.3 of the Programme Memorandum, provided that – (i) Programme Agreement: the conditions precedent in the Programme Agreement have been fulfilled; (ii) Rating Affirmation: if the Rating Agency has assigned a Rating to any other Notes (in the event of Rated Notes), such Rating Agency, upon written request by the Issuer, confirms in writing the respective current Ratings of such other Notes (in the event of Rated Notes) issued; and (iii) Final Redemption Dates: the Final Redemption Date of the Notes to be issued are the same as the Final Redemption Date of the Tranches of Notes in issue (iv) Redemption Amount: the Notes shall be redeemed at their Principal Amount Outstanding (together with accrued interest thereon)

FIXED RATE NOTES

21. Fixed Interest Rate	N/A
22. Interest Payment Date(s)	N/A
23. Interest Period(s)	N/A
24. Initial Broken Amount	N/A
25. Final Broken Amount	N/A

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| 26. Coupon Step-Up Rate | N/A |
| 27. Any other items relating to the particular method of calculating interest | N/A |

FLOATING RATE NOTES

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| 28. Interest Payment Date(s) | The 18 th day of January, April, July and October of each calendar year until 18 July 2039. The first Interest Payment Date shall be 18 October 2016 |
| 29. Interest Period(s) | The periods 18 January to 17 April, 18 April to 17 July, 18 July to 17 October and 18 October to 17 January of each year. The first Interest Period is 18 July 2016 to 17 October 2016. The last Interest Period is 18 April 2039 to 17 July 2039 |
| 30. Manner in which the Rate of Interest is to be determined | Screen Rate Determination |
| 31. Margin/Spread for the Coupon Rate | 2.25% per annum to be added to the relevant Reference Rate |
| 32. Margin/Spread for the Coupon Step-Up Rate | 2.81% per annum to be added to the relevant Reference Rate |
| 33. If ISDA Determination | |
| (a) Floating Rate Option | N/A |
| (b) Designated Maturity | N/A |
| (c) Reset Date(s) | N/A |
| 34. If Screen Determination | |
| (a) Reference Rate (including relevant period by reference to which the Interest Rate is to be calculated) | 3 month ZAR-JIBAR-SAFEX |
| (b) Rate Determination Date(s) | The 18 th day of January, April, July and October of each calendar year. The first Rate Determination Date shall be 13 July 2016 |
| (c) Relevant Screen page and Reference Code | Reuters Screen SFXMM page as at 11h00, South Africa time on the relevant date or any successor rate |
| 35. If Coupon Rate to be calculated otherwise than by reference to the | N/A |

previous 2 sub-clauses above, insert basis for determining Coupon Rate/Margin/Fall back provisions

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| 36. If different from the Calculation Agent, agent responsible for calculating amount of principal and interest | N/A |
| 37. Any other terms relating to the particular method of calculating interest | N/A |

OTHER NOTES

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| 38. If the Notes are not Fixed Rate Notes or Floating Rate Notes, or if the Notes are a combination of the above and some other Note, set out the relevant description (including, if applicable, the identity of the reference entity in the case of a credit linked Note) and any additional Conditions relating to such Notes | N/A |
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GENERAL

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| 39. Additional selling restrictions | N/A |
| 40. International Securities Numbering (ISIN) | ZAG000138074 |
| 41. Stock Code | THE9B4 |
| 42. Financial Exchange | JSE Limited |
| 43. Dealer(s) | SBSA |
| 44. Method of distribution | Private Placement |
| 45. Rating assigned to this Tranche of Notes (if any) | Aa3.za, with effect from the Issue Date |
| 46. Date of issue of current Rating | 18 July 2016 |
| 47. Date of next expected Rating review | 18 July 2017, annually thereafter |
| 48. Rating Agency | Moody's Investors Service Limited |
| 49. Governing Law | South Africa |
| 50. Last day to register | By 17:00 on the Business Day preceding the Books Closed Period |

51. Books closed period	The periods 13 January to 17 January, 13 April to 17 April, 13 July to 17 July and 13 October to 17 October of each calendar year
52. Calculation Agent, if not the Manager	SA Home Loans (Pty) Ltd
53. Specified Office of the Calculation Agent	Per the Programme Memorandum
54. Transfer Secretary	SA Home Loans (Pty) Ltd
55. Specified Office of the Transfer Secretary	Per the Programme Memorandum
56. Programme Limit	ZAR 4 000 000 000
57. Aggregate Principal Amount Outstanding of Notes in issue on the Issue Date of this Tranche	ZAR 2 386 447 280 (which will be redeemed from the proceeds of Refinancing Notes and the disposal of Home Loans), excluding this Tranche of Notes and any other Tranche(s) of Notes to be issued on the Issue Date.
58. Aggregate Principal Amount of Class A11 Notes, Class A12 Notes, Class C Notes and the Class D Notes to be issued simultaneously with this Tranche	ZAR 1 146 000 000
59. Reserve Fund Required Amount	(a) on the Issue Date ZAR 30 000 000; (b) on each Interest Payment Date after the Issue Date up until the Coupon Step-Up Date of the Class A12 Notes at least 2.5% of the aggregate Principal Amount of the Notes on the Issue Date; and (c) on each Interest Payment Date after the Coupon Step Up Date of the Class A12 Notes until the Final Redemption Date the greater of (i) the Reserve Fund Required Amount on the immediately preceding Interest Payment Date less the Principal Deficiency on the immediately preceding Interest Payment Date; (ii) 2.5% of the aggregate Principal Balance of the Home Loan Pool on the Determination Date immediately preceding the applicable Interest Payment Date from time to time; and (iii) 0.15% of the aggregate Principal Amount Outstanding of the Notes as at the last Issue Date in the Tap Issue

Period; and

(d) the Final Redemption Date, zero

60. Redraw Facility Limit

ZAR 42 000 000

61. Start-Up Loan

ZAR 30 000 000

62. Other provisions

(a) Further information with regards to the Home Loan Pool please refer to <http://www.sahomeloans.com/AboutUs/BusinessPartners.aspx>

(b) The table detailing the Estimated Life of the Notes is set out below:

CPR	7.5%
WAL – call	3.00
WAL – no call	8.81
Last Cash flow – no call	17.25
CPR	10.0%
WAL – call	3.00
WAL – no call	8.58
Last Cash flow – no call	17.00
CPR	12.5%
WAL – call	3.00
WAL – no call	8.35
Last Cash flow – no call	17.00

Please see the Programme Memorandum for the assumptions in respect of the Estimated Lives of the Notes

(c) for purposes of i) the Issuer's right to advance Further Advances and Further Loans, ii) the Issuer's obligation to purchase the right to repayment of Redraws, iii) determining the maximum balance of the Capital Reserve iv) determining the occurrence of a Stop Lending Trigger Event, v) the Optional redemption provisions of Condition 7.3.1 of the Programme Memorandum and vi) the Redraw Facility Agreement, references to the Coupon Step-Up Date shall mean 18 July 2019

POOL DATA - SEE APPENDIX "B"

Application is hereby made to list this Tranche of the Notes on the Interest Rate Market of the JSE, as from 18 July 2016, pursuant to The Thekwini Fund 9 (RF) Limited Asset Backed Note Programme.

SIGNED at DURBAN this 12TH day of July 2016.

For and on behalf of
THE THEKWINI FUND 9 (RF) LIMITED **(ISSUER)**

D. H. Lawrence
Name : D. H. Lawrence

Capacity : Director
who warrants his/her authority hereto

Name :

Capacity : Director
who warrants his/her authority hereto

REPORT OF THE INDEPENDENT AUDITORS - SEE APPENDIX "A"

POOL DATA – SEE APPENDIX "B"

Application is hereby made to list this Tranche of the Notes on the Interest Rate Market of the JSE, as from 18 July 2016, pursuant to The Thekwini Fund 9 (RF) Limited Asset Backed Note Programme.

SIGNED at 11600, Johannesburg this 12th day of July 2016.

For and on behalf of
THE THEKWINI FUND 9 (RF) LIMITED (**ISSUER**)



Name : A. POTRAS

Capacity : Director
who warrants his/her authority hereto

Name : _____

Capacity : Director
who warrants his/her authority hereto

REPORT OF THE INDEPENDENT AUDITOR OF THE ISSUER

"INDEPENDENT AUDITOR'S REPORT TO THE DIRECTORS OF RICH REWARDS TRADING 667 (PROPRIETARY) LIMITED (TO BE CALLED THE THEKWINI FUND 9 (PROPRIETARY) LIMITED) ON COMPLIANCE OF THE PROPOSED ISSUE BY RICH REWARDS TRADING 667 (PROPRIETARY) LIMITED (TO BE CALLED THE THEKWINI FUND 9 (PROPRIETARY) LIMITED) OF UP TO R4 000 000 000 SECURED FLOATING RATE NOTES PURSUANT TO THE ASSET BACKED NOTE PROGRAMME AS DESCRIBED IN THE PROGRAMME MEMORANDUM DATED 12 July 2011, WITH THE RELEVANT PROVISIONS OF THE SECURITISATION REGULATIONS (GOVERNMENT NOTICE 2, GOVERNMENT GAZETTE 30628 OF 1 JANUARY 2008) ISSUED BY THE REGISTRAR OF BANKS, AS REQUIRED BY PARAGRAPHS 15(1)(a)(ii) and 16(2)(a)(vii) OF THE SAID NOTICE.

Introduction

As required by paragraphs 15(1)(a)(ii) and 16(2)(a)(vii) of the Securitisation Regulations (Government Notice 2, Government Gazette 30628 of 1 January 2008) issued by the Registrar of Banks (the "Securitisation Regulations"), we have reviewed whether or not the issue of up to R4 000 000 000 secured floating rate Notes (the "Notes") by Rich Rewards Trading 667 (Proprietary) Limited (to be called The Thekwini Fund 9 (Proprietary) Limited) (the "Issuer") pursuant to the Asset Backed Note Programme (the "Programme"), as documented in the Programme Memorandum dated 12 July 2011 (the "Programme Memorandum"), will be compliant with the relevant provisions of the Securitisation Regulations.

We conducted our work in accordance with International Standards on Assurance Engagements ISAE 3000 (*Assurance engagements other than audits or reviews of historical financial information*).

Compliance with the relevant provisions of the Securitisation Regulations is the responsibility of the Issuer. Our responsibility is to report on such compliance.

Scope

Our work was generally limited to an examination of the Programme Memorandum with regard to compliance with the relevant provisions of the Securitisation Regulations.

It should be recognised that our work did not constitute an audit or a review and may not necessarily have revealed all material facts.

Findings

Based on our work described above, nothing has come to our attention which indicates that the Issuer will not be in compliance, in all material respects, with the relevant provisions of the Securitisation Regulations with regard to the proposed issue of the Notes pursuant to the Programme and the conduct of the scheme as described in the Programme Memorandum.

Our report is presented solely for the purpose set out in the first paragraph of the report and is not to be used for any other purpose.

Yours faithfully

Deloitte & Touche
Registered Auditors

Per André Pottas

Partner

12 July 2011"



APPENDIX "B"

POOL DATA

Mortgage Portfolio Summary

Pool Summary	Weighted Average	Minimum	Maximum
Date of Pool Cut			Tuesday, May 31, 2016
Aggregate Current Portfolio Balance (ZAR)	1,200,000,037	-	-
Number of Loans	2,000	-	-
Original Loan Amount (ZAR)	707,457	150,000	3,404,464
Current Loan Amount (ZAR)	600,000	51,563	1,992,222
Committed Loan Amount (ZAR)	650,194	55,131	2,976,613
Original LTV (%)	68.86%	8.35%	98.37%
Current LTV (%)	61.70%	2.83%	80.45%
Committed LTV (%)	63.82%	4.47%	80.45%
Interest Margin (3mJibar plus)	2.99%	2.30%	4.30%
Original Term (months)	245	60	322
Remaining Term (months)	189	20	248
Seasoning (months)	56	24	120
Current PTI Ratio (%)	18.66%	0.38%	31.00%
Credit PTI Ratio (%)	16.88%	0.45%	30.03%
Arrear Summary		% of Arrears	% of Total
Performing (less than 0.5 instalments in arrears)	1,200,000,037	-	100.00%
Arrears 0.5 - 1 instalment (excl. arrears <R250)	0	0.00%	0.00%
Arrears 1 - 2 instalments	0	0.00%	0.00%
Arrears 2 - 3 instalments	0	0.00%	0.00%
Arrears 3 - 6 instalments	0	0.00%	0.00%
Arrears 6 - 12 instalments	0	0.00%	0.00%
Arrears > 12 instalments	0	0.00%	0.00%
	1,200,000,037		

Distribution of Loans by Original LTV

Tuesday, May 31, 2016

LTV Range (%)	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
> 0 <= 50	275	13.75%	128,271,506	10.69%
> 50 <= 60	153	7.65%	106,616,252	8.88%
> 60 <= 70	342	17.10%	243,836,030	20.32%
> 70 <= 75	460	23.00%	259,404,273	21.62%
> 75 <= 81	763	38.15%	458,222,488	38.19%
> 81 <= 100	7	0.35%	3,649,488	0.30%
TOTAL	2,000	100.00%	1,200,000,037	100.00%

Distribution of Loans by Current LTV

LTV Range (%)	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
> 0 <= 50	491	24.55%	235,079,068	19.59%
> 50 <= 60	203	10.15%	156,760,942	13.06%
> 60 <= 70	686	34.30%	425,793,866	35.48%
> 70 <= 75	359	17.95%	211,926,928	17.66%
> 75 <= 81	261	13.05%	170,439,233	14.20%
> 81 <= 100	0	0.00%	0	0.00%
TOTAL	2,000	100.00%	1,200,000,037	100.00%

Distribution of Loans by Committed LTV

LTV Range (%)	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
> 0 <= 50	359	17.95%	177,887,384	14.82%
> 50 <= 60	184	9.20%	140,265,263	11.69%
> 60 <= 70	778	38.90%	470,119,982	39.18%
> 70 <= 75	401	20.05%	231,352,793	19.28%
> 75 <= 81	278	13.90%	180,374,615	15.03%
> 81 <= 100	0	0.00%	0	0.00%
TOTAL	2,000	100.00%	1,200,000,037	100.00%

Distribution of Loans by Current Principal Balance

Current Principal Balance (ZAR)	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
> 0 <= 150,000	108	5.40%	10,186,785	0.85%
> 150,000 <= 300,000	272	13.60%	63,361,204	5.28%
> 300,000 <= 450,000	455	22.75%	171,978,221	14.33%
> 450,000 <= 600,000	416	20.80%	217,232,331	18.10%
> 600,000 <= 750,000	237	11.85%	158,683,927	13.22%
> 750,000 <= 900,000	143	7.15%	117,423,844	9.79%
> 900,000 <= 1,000,000	64	3.20%	60,505,972	5.04%
> 1,000,000 <= 5,000,000	305	15.25%	400,627,753	33.39%
TOTAL	2,000	100.00%	1,200,000,037	100.00%

Distribution of Loans by Interest Rate Margin (3mJIBAR plus)

Interest Margin (%)	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
> 2.00 <= 2.70	375	18.75%	185,983,152	15.50%
> 2.70 <= 2.90	811	40.55%	470,754,683	39.23%
> 2.90 <= 3.10	61	3.05%	40,228,880	3.35%
> 3.10 <= 3.30	550	27.50%	370,617,008	30.88%
> 3.30 <= 3.60	158	7.90%	103,547,837	8.63%
> 3.60 <= 6.00	45	2.25%	28,868,478	2.41%
TOTAL	2,000	100.00%	1,200,000,037	100.00%

Distribution of Loans by Months of Remaining Term

Months Remaining	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
> 0 <= 60	24	1.20%	3,328,072	0.28%
> 60 <= 90	9	0.45%	1,163,823	0.10%
> 90 <= 120	20	1.00%	8,503,750	0.71%
> 120 <= 150	90	4.50%	42,895,581	3.57%
> 150 <= 180	711	35.55%	408,951,825	34.08%
> 180 <= 210	671	33.55%	416,654,927	34.72%
> 210 <= 240	474	23.70%	318,319,143	26.53%
> 240 <= 260	1	0.05%	182,916	0.02%
> 260 <= 270	0	0.00%	0	0.00%
> 270 <= 280	0	0.00%	0	0.00%
> 280 <= 360	0	0.00%	0	0.00%
TOTAL	2,000	100.00%	1,200,000,037	100.00%

Distribution of Loans by Months since Origination

Seasoning (Months)		No. of Loans	% of Total	Current Balance (ZAR)	% of Total	
>	- <=	12	0	0.00%	0	0.00%
>	12 <=	24	16	0.80%	12,646,879	1.05%
>	24 <=	36	256	12.80%	177,037,606	14.75%
>	36 <=	48	164	8.20%	100,726,572	8.39%
>	48 <=	60	657	32.85%	409,301,423	34.11%
>	60 <=	72	742	37.10%	421,627,666	35.14%
>	72 <=	84	67	3.35%	32,541,391	2.71%
>	84 <=	96	26	1.30%	11,864,201	0.99%
>	96 <	1,000	72	3.60%	34,254,300	2.85%
TOTAL		2,000	100.00%	1,200,000,037	100.00%	

Distribution of Loans by Employment Indicator

Employment Type	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
1 Employed or full loan is guarant	1,759	87.95%	1,008,164,027	84.01%
5 Self employed	241	12.05%	191,836,010	15.99%
TOTAL	2,000	100.00%	1,200,000,037	100.00%

Distribution of Loans by Occupancy Type

Occupancy Type	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
1 Owner occupied	1,765	88.25%	1,083,076,573	90.26%
3 Non owner occupied	235	11.75%	116,923,464	9.74%
4 Holiday/second home	0	0.00%	0	0.00%
TOTAL	2,000	100.00%	1,200,000,037	100.00%

Distribution of Loans by Loan Purpose

Loan Purpose	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
1 Purchase	1,147	57.35%	743,640,576	61.97%
2 Remortgage	714	35.70%	393,590,721	32.80%
4 Equity release	139	6.95%	62,768,740	5.23%
TOTAL	2,000	100.00%	1,200,000,037	100.00%

Distribution of Loans by Region

Region	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
GAUTENG	840	42.00%	547,480,363	45.62%
EASTERN CAPE	153	7.65%	91,309,703	7.61%
FREE STATE	61	3.05%	29,160,678	2.43%
KWAZULU NATAL	379	18.95%	201,820,782	16.82%
MPUMALANGA	151	7.55%	94,547,197	7.88%
NORTH WEST	28	1.40%	12,800,994	1.07%
NORTHERN CAPE	11	0.55%	6,298,980	0.52%
LIMPOPO	4	0.20%	2,901,208	0.24%
WESTERN CAPE	373	18.65%	213,680,132	17.81%
TOTAL	2,000	100.00%	1,200,000,037	100.00%

Distribution of Loans by Current PTI

PTI Range (%)				No. of Loans	% of Total	Current Balance (ZAR)	% of Total
>	0.1	<=	10	382	19.10%	137,404,603	11.45%
>	10	<=	15	434	21.70%	240,616,735	20.05%
>	15	<=	20	450	22.50%	287,029,852	23.92%
>	20	<=	25	382	19.10%	275,130,894	22.93%
>	25	<=	30	299	14.95%	223,926,388	18.66%
>	30	<=	40	53	2.65%	35,891,566	2.99%
TOTAL				2,000	100.00%	1,200,000,037	100.00%

Distribution of Loans by Credit PTI

PTI Range (%)				No. of Loans	% of Total	Current Balance (ZAR)	% of Total
>	5	<=	10	382	19.10%	137,404,603	11.45%
>	10	<=	15	434	21.70%	240,616,735	20.05%
>	15	<=	20	450	22.50%	287,029,852	23.92%
>	20	<=	25	382	19.10%	275,130,894	22.93%
>	25	<=	30	299	14.95%	223,926,388	18.66%
>	30	<=	40	53	2.65%	35,891,566	2.99%
TOTAL				2,000	100.00%	1,200,000,037	100.00%