

# THE THEKWINI FUND 11 (RF) LIMITED

(Incorporated in South Africa as a public company with limited liability under registration number 2013/020930/06)

# Issue of ZAR 59 000 000 Class B Secured Floating Rate Note Under its ZAR4 000 000 000 Asset Backed Note Programme, registered with the JSE Limited on 2 August 2013

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 11 (RF) Limited dated on or about 31 July 2013. 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 "Glossary of Defined Terms". 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.

#### **DESCRIPTION OF THE NOTES**

1.	Issuer	The Thekwini Fund 11 (RF) Limited
2,	Status and Class of the Notes	Secured Class B Notes
3.	Tranche number	1
4.	Series number	1
5.	Designated Class A Ranking	N/A
6.	Class A Principal Lock-Out	N/A

7.	Aggregate Principal Amount of this Tranche	ZAR 59 000 000
8.	Issue Date(s)	2 August 2013
9.	Minimum Denomination per Note	ZAR 1 000 000
10.	Issue Price(s)	100%
11.	Applicable Business Day Convention	Following Business Day
12.	Interest Commencement Date(s)	2 August 2013
13.	Coupon Step-Up Date	18 July 2018
14.	Refinancing Period	The period beginning on (and including) 18 June 2018 and ending on (but excluding) 18 September 2018
15.	Final Redemption Date	18 July 2041
16.	Use of Proceeds	The net proceeds of the issue of this Tranche, together with the net proceeds from the issue of the Class A1 Notes, Class A2, Class A3 Notes, Class C Notes and Class D Notes will be used to purchase Additional Home Loans and to fund a portion of the Reserve Fund
17.	Pre-Funding Amount	N/A
18.	Pre-Funding Period	N/A
19.	Tap Issue Period	The period from and including the Issue Date up until and excluding 18 April 2014
20.	The date for purposes of paragraph (a) in the definition of "Revolving Period"	18 January 2015
21.	Specified Currency	Rand
22.	Set out the relevant description of any additional Conditions relating to the Notes	N/A
FIX	ED RATE NOTES	
23.	Fixed Coupon Rate	N/A
24.	Interest Payment Date(s)	N/A
25.	Interest Period(s)	N/A
26.	Initial Broken Amount	N/A

27. Final Broken Amount N/A 28. Coupon Step-Up Rate N/A N/A 29. Any other items relating to the particular method of calculating interest **FLOATING RATE NOTES** The 18th day of January, April, July and 30. Interest Payment Date(s) October of each calendar year. The first Interest Payment Date shall be 18 October 2013 31. 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 shall be from the Issue Date to 17 October 2013. The last Interest Period is 18 April 2041 to 17 July 2041 32. Manner in which the Rate of Interest Screen Rate Determination is to be determined 2.00% per annum to be added to the 33. Margin/Spread for the Coupon Rate relevant Reference Rate, from the Issue Date up until the Coupon Step-Up Date 34. Margin/Spread for the Coupon Step-2.60% per annum to be added to the relevant Reference Rate, from the Coupon Up Rate Step-Up Date until the Final Redemption Date 35. If ISDA Determination (a) Floating Rate Option N/A (b) Designated Maturity N/A (c) Reset Date(s) N/A 36. If Screen Determination Reference Rate (including 3 month ZAR-JIBAR-SAFEX (a) relevant period by reference to which the Coupon Rate is to be calculated) The 18<sup>th</sup> day of January, April, July and (b) Rate Determination Date(s) October of each calendar year. The first Rate Determination Date shall be 26 July 2013

Relevant Screen page and

Reference Code

(c)

Reuters Screen SFXMM page as at 11h00,

South African time on the relevant date or

## any successor rate

37. If Coupon Rate to be calculated otherwise than by reference to the previous 2 sub-clauses above, insert basis for determining Coupon Rate/Margin/Fall back provisions

N/A

38. If different from the Calculation Agent, agent responsible for calculating amount of principal and interest

N/A

39. Any other terms relating to the particular method of calculating interest

N/A

#### **OTHER NOTES**

40. 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

## **GENERAL**

41. Additional selling restrictions

N/A

42. International Securities Numbering (ISIN)

ZAG000107343

43. Stock Code

TH11B1

44. Financial Exchange

JSE Limited

45. Dealer(s)

**SBSA** 

46. Method of distribution

Bookbuild / Auction

47. Rating assigned to this Tranche of Notes (if any)

A+(zaf), with effect from the Issue Date

48. Rating Agency

Fitch

49. Governing Law

South Africa

50. Last day to register

The Business Day preceding the Books

Closed Period

51. Books closed period

The periods 13 January to 18 January, 13 April to 18 April, 13 July to 18 July and 13 October to 18 October of each calendar

year

52. Calculation Agent, if not the Servicer

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 0, excluding this Tranche of Notes and any other Tranche(s) of Notes to be issued on the Issue Date

58. Aggregate Principal Amount of the Class A1 Notes, Class A2 Notes, Class A3 Notes, Class C Notes and Class D Notes to be issued simultaneously with this Tranche

ZAR 1 011 000 000

- 59. Reserve Fund Required Amount
- (a) on the Issue Date ZAR 26 750 000;
- (b) on each Interest Payment Date after the Issue Date up until the Coupon Step-Up Date at least 2.5% of the aggregate Principal Amount of the Notes on the Issue Date;
- on each Interest Payment Date after (c) the Coupon Step-Up Date 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 preceding Interest Payment Date; (ii) 2.5% of the aggregate Principal Amount Outstanding of the Notes 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;
- (d) on the Final Redemption Date, zero.

60. Redraw Facility Limit

ZAR 37 450 000

61. Start-Up Loan

ZAR 24 610 000

62. Definition: Class A Principal Lock-Out

N/A

N/A

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 2 August 2013, pursuant to The Thekwini Fund 11 (RF) Limited Asset Backed Note Programme.

SIGNED at \_\_\_\_\_\_\_ this \_\_\_\_\_\_ this \_\_\_\_\_\_ day of July 2013.

For and on behalf of THE THEKWINI FUND 11 (RF) LIMITED (ISSUER)

Name : DEEL LAWRANCE

Name:

Capacity: Director

who warrants his/her authority hereto

Capacity: Director

who warrants his/her authority hereto

N/A

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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 2 August 2013, pursuant to The Thekwini Fund 11 (RF) Limited Asset Backed Note Programme.

SIGNED at \_\_\_\_\_\_\_ this \_3(ST) day of July 2013.

For and on behalf of

THE THEKWINI FUND 11 (RF) LIMITED (ISSUER)

Name : DAVID TOWERS

Name:

Capacity: Director

who warrants his/her authority hereto

Capacity: Director

who warrants his/her authority hereto

#### **APPENDIX "A"**

## REPORT OF THE INDEPENDENT AUDITOR OF THE ISSUER

"INDEPENDENT AUDITOR'S REPORT TO THE DIRECTORS OF THE THEKWINI FUND 11 (RF) LIMITED ON COMPLIANCE OF THE PROPOSED ISSUE BY THE THEKWINI FUND 11 (RF) LIMITED OF UP TO ZAR4 000 000 000 SECURED [FIXED AND FLOATING RATE] NOTES PURSUANT TO THE ASSET BACKED NOTE PROGRAMME AS DESCRIBED IN THE PROGRAMME MEMORANDUM DATED ON OR ABOUT [•] 2013, 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 ZAR4 000 000 000 secured [fixed and floating rate] Notes (the "Notes") by The Thekwini Fund 11 (RF) Limited (the "Issuer") pursuant to the Asset Backed Note Programme (the "Programme"), as documented in the Programme Memorandum dated on or about [•] 2013 (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 [•]"

# **APPENDIX "B"**

# **POOL DATA**

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% of Total 12.33% 10.37% 20.68% 20.82% 35.81% 0.00% 100.00%  % of Total 11.46% 9.90% 20.83% 23.13% 34.68% 0.00% 100.00%  % of Total 11.42%	ee (ZAR) 722 591 814 637 913 305 418 321 617 617 0 486 471  68 (ZAR) 473 950 774 506 616 645 089 269 532 101 0 486 471  69 (ZAR) 473 950 774 506 616 645 089 269 532 101 0 486 471	Current Balance (Z 131 722 110 814 220 913 222 418 382 617 1 068 486 Current Balance (Z 122 473 105 774 222 616 247 089 370 532 1 068 486 Current Balance (Z 121 971	% of Total 17.02% 10.66% 18.41% 21.12% 32.79% 0.00% 100.00%  % of Total 16.65% 10.03% 18.22% 23.64% 31.46% 0.00% 100.00%	No. of Loans  270  169  292  335  520  0  1 586  V  No. of Loans  264  159  289  375  499  0  1 586  LTV  No. of Loans  263	50 60 70 75 81 100 Gurrent L 50 60 70 75 81 100 y @mmitte	<= <= <= <= <= <= <= <= <= <= <= <= <= <	Range (%) 50 50 70 75 81 AL Button of 50 60 70 75 81 AL Example (%) 60 Range (%) 81 AL Example (%) 60 70 81 AL Example (%) 81 AL Example (%)	LTV F	
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% of Total 12.33% 10.37% 20.68% 20.82% 35.81% 0.00% 100.00%  % of Total 11.46% 9.90% 20.83% 23.13% 34.68% 0.00% 100.00%  % of Total 11.42% 9.83% 20.43% 23.10%	ee (ZAR) 722 591 814 637 913 305 418 321 617 617 0 486 471  68 (ZAR) 473 950 774 506 616 645 089 269 532 101 0 486 471  68 (ZAR) 971 543 036 813 261 748 773 827	Current Balance (Z 131 722 110 814 220 913 222 418 382 617 1 068 486  Current Balance (Z 122 473 105 774 222 616 247 089 370 532 1 068 486  Current Balance (Z 121 971 105 036 218 261 246 773	% of Total 17.02% 10.66% 18.41% 21.12% 32.79% 0.00% 100.00%  % of Total 16.65% 10.03% 18.22% 23.64% 31.46% 0.00% 100.00%  % of Total 16.58% 9.90% 18.03% 23.39%	No. of Loans  270  169  292  335  520  0  1 586  V  No. of Loans  264  159  289  375  499  0  1 586  LTV  No. of Loans  263  157  286  371	50 60 70 75 81 100 75 60 70 75 81 100 9 Committe 50 60 70 75	<= <= <= <= <= <= <= <= <= <= <= <= <= <	Range (%) 50 60 70 75 81 AL button of 60 70 75 81 AL button of Range (%) 0 50 60 70 70 75 77 75 81 AL	LTV F	

Distr	iβutiön of L	oans	by Most Rece	m Loan Amount	(c) (c) (d)		
Mos	t Recent Lo	an An	nount (ZAR)	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
>	0	< 40	150 000	7	0.44%	1 030 086	0.10%
>	150 000	<=	300 000	159	10.03%	38 <b>412 9</b> 55	3.60%
>	300 000	<=	450 000	320	20.18%	. 119 727 165	11.21%
>	450 000	<=	600 000	336	21.19%	174 18 <b>2 7</b> 15	16.30%
>	600 000	<=	750 000	252	15.89%	166 4 <b>62</b> 643	15.58%
>>	750 000	<:≔	900 000	140	8.83%	112 309 772	10,51%
>	900 000	<=	1 000 000	87	5.49%	81 334 515	7.61%
>	1 000 000	<=	1 250 000	149	9.39%	162 154 426	15.18%
.>	1 250 000	< m	1 500 000	67	4.22%	87 640 855	8.20%
>	1 500 000	< 222	1 750 000	28	1.77%	42 899 090 82 332 <b>25</b> 0	4.01% 7.71%
>	1 750 000	~C m:	3 000 000	41 1 586	2.59% 100.00%	1 068 486 471	100.00%
TOT	AL.		<del>, 11, 13, 15, 11</del>	1 300	100.0076	1 000 900 911	100,0076
Dist	Ibution of L	oans	by Original A	dvance			
Oria	inal Advanc	e (ZA	(R)	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
>	0	<=	150 000	11	0.69%	1 961 621	0.18%
>	150 000	<=	300 000	163	10.28%	40 729 323	3.81%
>	300 000	<==	450 000	326	20.55%	124 699 143	11.67%
>	450 000	<==	600 000	338	21.31%	176 909 482	16.56%
>	600 000	<=	750 000	244	15.38%	163 042 262	15.26%
>	750 000	<==	900 000	139	8.76%	112 043 193	10.49%
>	900 000	<==	1 000 000	90	5.67%	85 525 578	8.00%
>	1 000 000	< 222	1 250 000	147	9.27%	161 076 293	15.08%
>	1 250 000	< 25	1 500 000	59	3.72%	<b>77</b> 268 237	<b>7.2</b> 3%
>	1 500 000	< 10.2	1 750 000	28	1.77%	42 899 090	4,01%
>	1 750 000	<==	3 000 000	41	2.59%	82 332 250	7.71%
TOT	<u>AL</u>			1 586	100.00%	1 068 486 471	100.00%
THE RESIDENCE OF THE PARTY OF T							
Bisi	เอ็กกอบ อุฬา	(ara) jis	by Property \	/a/lue			
			by Property \	/allue No. of Loans	% of Total	Current Balance (ZAR)	% of Total
	iemilemend perty value O		by Property \ 500 000		% of Total 0.00%		% of Total 4.66%
Prop	erty value	(ZAR) <=				Current Balance (ZAR)	
Prop	perty value 0	(ZAR) <= <=	500 000	No. of Loans	0.00%	Current Balance (ZAR) 49 761 755	4.66%
Prop > >	oerty value 0 500 000	(ZAR) <= <= <=	500 000 700 000	No. of Loans	0.00% 29.70%	Current Balance (ZAR) 49 761 755 125 369 281	<b>4.6</b> 6% 11.73%
Prop	0 500 000 700 000	(ZAR) <= <= <= <=	500 000 700 000 800 000	No. of Loans 471 195	0.00% 29.70% 12.30%	Current Balance (ZAR) 49 761 755 125 369 281 97 583 328	4,66% 11,73% 9,13%
Proj > > > > > > > > > > > > > > > > > > >	0 500 000 700 000 800 000	(ZAR) <= <= <= <=	500 000 700 000 800 000 900 000	No. of Loans 471 195 152	0.00% 29.70% 12.30% 9.58%	Current Balance (ZAR) 49 761 755 125 369 281 97 583 328 85 750 425	4.66% 11.73% 9.13% 8.03% 7.97% 13.26%
Prog > > > > > > > > > > > > > > > > > > >	0 500 000 700 000 800 000 900 000	(ZAR) <= <= <= <= <=	500 000 700 000 800 000 900 000 1 000 000	No. of Loans  471 195 152 136 194 163	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38%
Prop > > > > > > > > > > > > > > > > > > >	0 500 000 700 000 800 000 900 000 1 000 000	(ZAR) <= <= <= <= <=	500 000 700 000 800 000 900 000 1 000 000 1 250 900	No. of Loans  471 195 152 136 194 163 102	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99%
Prop	0 500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000	(ZAR) <= <= <= <= <= <= <= <= <= <= <= <= <=	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 500 000 1 750 000 2 000 000	No. of Loans  471 195 152 136 194 163 102 62	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28%
Prop	0 500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000	(ZAR) <= <= <= <= <= <= <= <= <= <= <= <= <= <	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 250 000	No. of Loans  471 195 152 136 194 163 102 62 23	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25%
Prop	0 500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 250 000	(ZAR)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 250 000	No. of Loans  471 195 152 136 194 163 102 62 23 29	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83%	. Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07%
Prop	0 500 000 700 000 800 000 900 000 1 250 000 1 750 000 2 250 000 2 500 000 2 500 000	(ZAR)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 250 000 2 750 000	No. of Loans  471 195 152 136 194 163 102 62 23 29 16	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01%	. Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20%
Prop	0 500 000 700 000 800 000 900 000 1 250 000 1 750 000 2 250 000 2 250 000 2 750 000	(ZAR)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 250 000 2 750 000 3 000 000	No. of Loans  471 195 152 136 194 163 102 62 23 29 16 15	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01% 0.95%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188 24 820 457	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20% 2.32%
Prop	0 500 000 700 000 800 000 900 000 1 250 000 1 750 000 2 250 000 2 250 000 2 750 000 3 000 000 000 000 000 000 000 000	(ZAR)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 500 000 2 750 000 3 000 000 3 500 000	No. of Loans  471 195 152 136 194 163 102 62 23 29 16 15	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01% 0.95%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188 24 820 457 24 310 179	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20% 2.32% 2.28%
Prop	0 500 000 700 000 800 000 900 000 1 250 000 1 750 000 2 250 000 2 250 000 2 750 000 3 500 000 000 3 500 000	(ZAR)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 250 000 2 750 000 3 000 000	No. of Loans  471 195 152 136 194 163 102 62 23 29 16 15 15	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01% 0.95% 0.95%	. Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188 24 820 457 24 310 179 26 217 843	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20% 2.32% 2.28% 2.45%
Prop	0 500 000 700 000 800 000 900 000 1 250 000 1 750 000 2 250 000 2 250 000 2 750 000 3 500 000 000 3 500 000	(ZAR)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 500 000 2 750 000 3 000 000 3 500 000	No. of Loans  471 195 152 136 194 163 102 62 23 29 16 15	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01% 0.95%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188 24 820 457 24 310 179	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20% 2.32% 2.28%
Prop	0 500 000 700 000 800 000 900 000 1 000 000 1 500 000 1 750 000 2 000 000 2 550 000 2 750 000 3 500 000 3 500 000	(ZAR)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 250 000 2 750 000 2 750 000 3 000 000 3 500 000 10 000 000	No. of Loans  471 195 152 136 194 163 102 62 23 29 16 15 15	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01% 0.95% 0.95% 0.82%	. Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188 24 820 457 24 310 179 26 217 843	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20% 2.32% 2.28% 2.45%
Prop	0 500 000 700 000 800 000 900 000 1 250 000 1 500 000 2 250 000 2 250 000 3 000 000 3 500 000 AL	ZAR)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 250 000 2 750 000 2 750 000 3 000 000 3 500 000 10 000 000	No. of Loans  471 195 152 136 194 163 102 62 23 29 16 15 15 15 15 15 18 1 586  Ate Margin (Small)	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01% 0.95% 0.95% 0.82% 100.00%  AR plus)	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188 24 820 457 24 310 179 26 217 843 1 068 486 471  Current Balance (ZAR)	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20% 2.32% 2.45% 100.00%
Pror	0 500 000 700 000 800 000 900 000 1 250 000 1 750 000 2 250 000 2 750 000 3 500 000 AL.	(ZAR)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 250 000 2 750 000 2 750 000 3 000 000 3 500 000 10 000 000	No. of Loans  471 195 152 136 194 163 102 62 23 29 16 15 15 13 1 586  Ate: Margin (SmAle)  No. of Loans	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01% 0.95% 0.95% 0.82% 100.00%  AR plus) % of Total 2.84%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188 24 820 457 24 310 179 26 217 843 1 068 486 471  Current Balance (ZAR) 34 438 235	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20% 2.32% 2.28% 2.45% 100,00%  % of Total 3.22%
Prop	0 500 000 700 000 800 000 900 000 1 250 000 1 750 000 2 250 000 2 250 000 3 500 000 AL.	(ZAR)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 750 000 2 750 000 3 000 000 3 500 000 10 000 000	No. of Loans  471 195 152 136 194 163 102 62 23 29 16 15 15 13 1 586  Ate: Margio (SmAle)  No. of Loans 45 699	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01% 0.95% 0.95% 0.82% 100.00%  AR plus) % of Total 2.84% 44.07%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188 24 820 457 24 310 179 26 217 843 1 068 486 471  Current Balance (ZAR) 34 438 235 422 465 902	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20% 2.32% 2.45% 100,00%  % of Total 3.22% 39.54%
Pror	0 500 000 700 000 800 000 900 000 1 250 000 1 750 000 2 250 000 2 250 000 3 500 000 AL.	(ZAR)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 750 000 2 750 000 3 000 000 3 500 000 10 000 000  by Interest R  2.70 2.90 3.10	No. of Loans  471 195 152 136 194 163 102 62 23 29 16 15 15 13 1 586  Ate: Margio (SmAle)  No. of Loans 45 699 82	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01% 0.95% 0.95% 0.82% 100.00%  AR plus) % of Total 2.84% 44.07% 5.17%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188 24 820 457 24 310 179 26 217 843 1 068 486 471  Current Balance (ZAR) 34 438 235 422 465 902 51 890 831	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20% 2.32% 2.28% 2.45% 100,00%  % of Total 3.22% 39.54% 4.86%
Pror	0 500 000 700 000 800 000 900 000 1 250 000 1 750 000 2 250 000 2 250 000 3 500 000 AL    Distribution cols	(%)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 750 000 2 750 000 3 000 000 3 500 000 10 000 000  500 000 10 000 000  500 000 10 000 000 10 000 000 10 000 000	No. of Loans  471 195 152 136 194 163 102 62 23 29 16 15 15 13 1 586  Ate: Margin (Sinkle) No. of Loans 45 699 82 587	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01% 0.95% 0.95% 0.82% 100.00%  AR plus) % of Total 2.84% 44.07% 5.17% 37.01%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188 24 820 457 24 310 179 26 217 843 1 068 486 471  Current Balance (ZAR) 34 438 235 422 465 902 51 890 831 436 413 770	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20% 2.32% 2.28% 2.45% 100,00%  % of Total 3.22% 39.54% 4.86% 40.84%
Pror	0 500 000 700 000 800 000 900 000 1 250 000 1 750 000 2 250 000 2 250 000 3 500 000 AL.	(%)	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 750 000 2 750 000 3 000 000 3 500 000 10 000 000  by Interest R  2.70 2.90 3.10	No. of Loans  471 195 152 136 194 163 102 62 23 29 16 15 15 13 1 586  Ate: Margio (SmAle)  No. of Loans 45 699 82 587 170	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01% 0.95% 0.95% 0.82% 100.00%  AR plus) % of Total 2.84% 44.07% 5.17% 37.01% 10.72%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188 24 820 457 24 310 179 26 217 843 1 068 486 471  Current Balance (ZAR) 34 438 235 422 465 902 51 890 831 436 413 770 121 464 189	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20% 2.32% 2.28% 2.45% 100,00%  % of Total 3.22% 39.54% 4.86% 40.84% 11.37%
Pror	0 500 000 700 000 800 000 900 000 1 250 000 1 750 000 2 250 000 2 250 000 3 500 000 AL.    Output	(%) CB	500 000 700 000 800 000 900 000 1 000 000 1 250 000 1 750 000 2 000 000 2 750 000 2 750 000 3 000 000 3 500 000 10 000 000  500 000 10 000 000  500 000 10 000 000 10 000 000 10 000 000	No. of Loans  471 195 152 136 194 163 102 62 23 29 16 15 15 13 1 586  Ate: Margin (Sinkle) No. of Loans 45 699 82 587	0.00% 29.70% 12.30% 9.58% 8.58% 12.23% 10.28% 6.43% 3.91% 1.45% 1.83% 1.01% 0.95% 0.95% 0.82% 100.00%  AR plus) % of Total 2.84% 44.07% 5.17% 37.01%	Current Balance (ZAR)  49 761 755 125 369 281 97 583 328 85 750 425 85 151 592 141 688 316 142 931 168 106 697 464 67 150 271 24 092 916 43 507 288 23 454 188 24 820 457 24 310 179 26 217 843 1 068 486 471  Current Balance (ZAR) 34 438 235 422 465 902 51 890 831 436 413 770	4.66% 11.73% 9.13% 8.03% 7.97% 13.26% 13.38% 9.99% 6.28% 2.25% 4.07% 2.20% 2.32% 2.28% 2.45% 100.00%  % of Total 3.22% 39.54% 4.86% 40.84%

Seasoning (Nonths)	> 0 <= 80	Distribut	tion of Loans by	Months of	Remaining Term			
Second   S	Second	Months I	Remaining		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
New York   190   Section   1	No.	>	0 <=	60	4	0.25%	867 225	0.08%
120	> 120 <= 150	>	60 <=	90				0.12%
180   =   180   87   3.59%   3.5917 074   3.28%     180   =   210   2.32   1.45%   2.030 544   1.90%     2   210   =   240   1.243   78.37%   826 334 687   77.52%     2   240   =   260   106   6.66%   76.374 701   7.15%     2   260   =   270   4.3   2.71%   2.934 772   2.75%     2   270   =   282   67   4.22%   5.5 601 924   6.20%     5   271   =   1.566   100.00%   1.068 486 471   100.00%     FORTILL	No. of Loans	>						
No. of Part	>   180   <   210     23   1.45%   20.305.414   1.90%     >   210   <   240   1243   78.37%   28.333.4687   77.52%     >   240   <   250   106   6.56%   76.374.701   7.15%     >   260   <   270   43   2.77%   2.944.712   2.75%     >   270   <   232   67   4.22%   55.801.924   5.20%     TOTAL				-			
240   c	2							
240   c	240							
280   c	No. of Loans						*	
No. of Loans	Seasoning (Months)							
DOTAL		-						
Seasoning (Months)	Seasoning (Months)	p						100.00%
Seasoning (Months)	Seasoning (Months)	E CONTRACTOR DE LA CONT				No. 55 affatti on Williams		
Section   Sect	Section   Sect		tions of ledens by	Months sin	es Olignization			
12   =   24   228   14.38%   136 687 747   12.77%     >   24   =   36   34   2.14%   37.944 346   3.64%     >   36   =   48   5   5.32%   3.837 625   0.36%     >   48   =   80   0   0.00%   0   0.00%     >   60   =   72   32   2.02%   20.893 032   1.96%     >   72   =   84   13   0.82%   6.049 834   0.57%     >   84   =   96   3   0.19%   1.626 146   0.15%     >   96   <   1.000   0   0.00%   0   0.00%     TOTAL   1.586   100.00%   1.068 486 471   100.00%     Distributions Expansibly Employment Indicator    Employment Type	12			·	**************************************			% of Total
> 24 <= 96	No. of Loans							
No. of Loans by Occupancy Type	No. of Loans   No. of Loans   No. of Total   Current Balance (ZAR)   No. of Total   Current Balance (ZAR)   No. of Loans   N		· <del>-</del>					
No. of Loans by Occupancy Type   No. of Loans   No. of Loans by Occupancy Type   No. of Loans by Occupancy Type   No. of Loans   No. of Loans by Occupancy Type   No. of Loans   No. of	No. of Leans by Occupancy Type		/					
> 60 <= 72	Section   Sect							
> 72 <=         84         13         0.82%         6 049 834         0.57%           > 84 <=         96         3         0.19%         1 626 146         0.15%           > 96 <         1 000         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 063 486 471         100.00%           Employment Type         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           Salaried         1 325         83.54%         866 872 160         81.13%           Self Employed         260         16.39%         200 804 642         18.79%           Unemployed         1         0.66%         809 669         0.08%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Cocupancy Type           Occupancy Type         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           Owner Occupied         1 216         76.67%         856 548 413         80.16%           Non-Owner Occupied         370         23.33%         211 938 058         19.34%           TOTAL         1 586         100.00%         <	No. of Loans by Occupancy Type   No. of Loans   N							
> 84 <= 96         3         0.19%         1 626 146         0.15%           > 96          1 000         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Employment Indicator         Employment Type         No. of Loans         % of Total         Current Balance (ZAR)         % of Total Salance           Salf Employed         1 326         83.54%         868 872 160         81.13%           Self Employed         260         16.39%         200 804 642         18.79%           Unemptoyed         1 0.06%         809 689         0.08%           TOTAL         1 586         100.00%         1 088 486 471         100.00%           Distribution of Loans by Occupancy Type         Current Balance (ZAR)         % of Total Owner Occupied         370         23.33%         211 930 958         19.84%           TOTAL         1 586         100.00%         1 088 486 471         100.00%           Distribution of Loans by Loan Purpose         1         1 586         100.00%         1 088 486 471         100.00%           Distribution of Loans by Loan Purpose         1         1 586         100.00%         1 088 486 471         100.00%	No. of Loans by Coupancy Type   No. of Loans   No. of Loans   No. of Loans by Coupancy Type   No. of Loans							
Discribitions of Loans by Coupancy Type	No.   Section   Section							0.15%
Distribution of Leans by Employment Indicator	Distribution of Loans by Caupancy Type	>						0.00%
Employment Type	Employment Type	TOTAL			1 586	100.00%	1 068 486 471	100.00%
Employment Type	Employment Type	No Calabora do Astrológico		NAME OF TAXABLE PARTY.	Control Styles on the second control of the second	NAME OF THE OWNER OF THE OWNER OF THE OWNER,		No.
Salaried         1 325         83.54%         866 872 160         81.13%           Self Employed         260         16.39%         200 804 642         18.79%           Unemployed         1         0.06%         809 669         0.08%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Occupancy Type           Occupancy Type         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           Owner Occupied         1 216         76.67%         856 548 413         80.16%           Non-Owner Occupied         370         23 33%         211 938 058         19.44%           TOTAL         1 586         100.00%         1 068 485 471         100.00%           Distribution of Loans by Loan Purpose           Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.03%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL	Salaried         1 325         83.54%         866 872 160         81.13%           Self Employed         260         16.39%         200 804 642         18.79%           Unemployed         1         0.06%         809 669         0.08%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Oscupancy Type           Occupancy Type         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           Owner Occupied         1 216         76.67%         856 548 413         80.16%           Non-Owner Occupied         370         23.33%         211 938 058         19.84%           TOTAL         1 586         100.00%         1 063 485 471         100.00%           Distribution of Loans by Loan Purpose           Loan Purpose<	Distribut	lfon (o#Leans il)	temploying	nt Indicator 🦠	1.3		
Self Employed	Self Employed	Employr	ment Type		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
Distribution of Loans by Cocupancy Type	Distribution of Loans by Occupancy Type							
Distribution of Loans by Occupancy Type	Distribution of Loans by Occupancy Type	,	•					
Distribution of Loans by Occupancy Type	Distribution of Loans by Occupancy Type		yed					
Occupancy Type         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           Owner Occupied         1 216         76.67%         856 548 413         80.16%           Non-Owner Occupied         370         23.33%         211 938 058         19.84%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Loan Purpose         Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Region         Region         No. of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%         64.62%         61 367 926         5.74%         65.74%         61 367 926         5.74%         65.74%         64 367 926	Occupancy Type         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           Owner Occupied         1 216         76.67%         656 548 413         80.16%           Non-Owner Occupied         370         23.33%         211 938 058         19.84%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Loan Purpose         Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Ecoans by Region         Region         No. of Total	TOTAL		·//	1 586	100.00%	1 068 486 471	100.00%
Owner Occupied         1 216         76.67%         856 548 413         80.16%           Non-Owner Occupied         370         23.33%         211 938 058         19.84%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Loan Purpose         Loan Purpose           Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Region         % of Total         Current Balance (ZAR)         % of Total           Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15% <t< td=""><td>Owner Occupied         1 216         76.67%         856 548 413         80.16%           Non-Owner Occupied         370         23.33%         211 938 058         19.84%           TOTAL         1 586         100.00%         1 068 486 471         100.009           Distribution of Leans by Lean Rurpose           Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.009           Distribution of Loans by Region           Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         1</td><td>Distribut</td><td>lion of Loans by</td><td>Occupancy</td><td>/ Туре</td><td></td><td></td><td></td></t<>	Owner Occupied         1 216         76.67%         856 548 413         80.16%           Non-Owner Occupied         370         23.33%         211 938 058         19.84%           TOTAL         1 586         100.00%         1 068 486 471         100.009           Distribution of Leans by Lean Rurpose           Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.009           Distribution of Loans by Region           Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         1	Distribut	lion of Loans by	Occupancy	/ Туре			
Owner Occupied         1 216         76.67%         856 548 413         80.16%           Non-Owner Occupied         370         23.33%         211 938 058         19.84%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Loan Purpose         Loan Purpose           Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Region         % of Total         Current Balance (ZAR)         % of Total           Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15% <t< td=""><td>Owner Occupied         1 216         76.67%         856 548 413         80.16%           Non-Owner Occupied         370         23.33%         211 938 058         19.84%           TOTAL         1 586         100.00%         1 068 486 471         100.009           Distribution of Leans by Lean Rurpose           Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.009           Distribution of Loans by Region           Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         1</td><td>Occupat</td><td>nev Tuns</td><td></td><td>No ofloans</td><td>% of Total</td><td>Current Rajance (ZAR)</td><td>% of Total</td></t<>	Owner Occupied         1 216         76.67%         856 548 413         80.16%           Non-Owner Occupied         370         23.33%         211 938 058         19.84%           TOTAL         1 586         100.00%         1 068 486 471         100.009           Distribution of Leans by Lean Rurpose           Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.009           Distribution of Loans by Region           Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         1	Occupat	nev Tuns		No ofloans	% of Total	Current Rajance (ZAR)	% of Total
Non-Owner Occupied   370   23.33%   211 938 058   19.84%     TOTAL   1 586   100.00%   1 068 486 471   100.00%     Distribution of Loans by Loan Rurpose	Non-Owner Occupied   370   23.33%   211 938 058   19.84%     TOTAL	Impammumumumumana				······································		
TOTAL   1 586   100,00%   1 068 486 471   100,00%	Distribution of Loans by Loan Purpose		*					19.84%
Loaπ Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Region         30         40 <td>Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Region           Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         18.03%         182 392 872         17.07%           MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%           NORTHERN CAPE         17         1.07%         10 452 189         0.98%           LIMPOPO</td> <td></td> <td></td> <td>······································</td> <td>1 586</td> <td></td> <td>1 068 486 471</td> <td>100.00%</td>	Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Region           Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         18.03%         182 392 872         17.07%           MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%           NORTHERN CAPE         17         1.07%         10 452 189         0.98%           LIMPOPO			······································	1 586		1 068 486 471	100.00%
Loaπ Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Region         30         40 <td>Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Region           Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         18.03%         182 392 872         17.07%           MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%           NORTHERN CAPE         17         1.07%         10 452 189         0.98%           LIMPOPO</td> <td>bretilini</td> <td>ion of Loans by</td> <td>Loan Euro</td> <td>ose</td> <td></td> <td></td> <td>T 200 200</td>	Loan Purpose         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Region           Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         18.03%         182 392 872         17.07%           MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%           NORTHERN CAPE         17         1.07%         10 452 189         0.98%           LIMPOPO	bretilini	ion of Loans by	Loan Euro	ose			T 200 200
New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans work and the property of	New Purchase         957         60.34%         674 019 647         63.08%           Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Region           Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         18.03%         182 392 872         17.07%           MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%           NORTHERN CAPE         17         1.07%         10 452 189         0.98%           LIMPOPO         11         0.69%         8 504 325         0.80%           WESTERN CAPE         283         1	2.1880/2510411/251040412	2133 1000 (Cara Miles on Action Actio		A STATE OF THE STA	4.5		Dr. 5 % - 4 - 8
Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of coans by Region           Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         18.03%         182 392 872         17.07%           MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%	Remortgage         629         39.66%         394 466 824         36.92%           Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Region           Region         No. of Loans % of Total Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         18.03%         182 392 872         17.07%           MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%           NORTHERN CAPE         17         1.07%         10 452 189         0.98%           LIMPOPO         11         0.69%         8 504 325         0.80%           WESTERN CAPE         283         17.84%         201 449 497         18.85%	***************************************	~~					
Equity release   0   0.00%   0   0.00%   1   068 486 471   1   1   1   1   1   1   1   1   1	Equity release         0         0.00%         0         0.00%           TOTAL         1 586         100.00%         1 068 486 471         100.00%           Distribution of Loans by Region           Region         No. of Loans % of Total Current Balance (ZAR)         %							
TOTAL	Distribution of Isolaus by Region   No. of Loans   % of Total   Current Balance (ZAR)   % of Total   GAUTENG   721   45.46%   510.066.075   47.74%   EASTERN CAPE   105   6.62%   61.367.926   5.74%   FREE STATE   50   3.15%   24.348.678   2.28%   KWAZULU NATAL   286   18.03%   182.392.872   17.07%   MPUMALANGA   100   6.31%   61.867.989   5.79%   NORTH WEST   13   0.82%   8.036.922   0.75%   NORTHERN CAPE   17   1.07%   10.452.189   0.98%   LIMPOPO   11   0.69%   8.504.325   0.80%   WESTERN CAPE   283   17.84%   201.449.497   18.85%	~	~					
Region   No. of Loans   Wof Total   Current Balance (ZAR)   Wof Total	Region   No. of Loans   W of Total   Current Balance (ZAR)   W of Total   GAUTENG   GAUT	The same of the sa	31549 A	erane como como delimento edelimento del como de escola del				
Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         18.03%         182 392 872         17.07%           MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%	Region         No. of Loans         % of Total         Current Balance (ZAR)         % of Total           GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         18.03%         182 392 872         17.07%           MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%           NORTHERN CAPE         17         1.07%         10 452 189         0.98%           LIMPOPO         11         0.69%         8 504 325         0.80%           WESTERN CAPE         283         17.84%         201 449 497         18.85%				- 200			
GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         18.03%         182 392 872         17.07%           MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%	GAUTENG         721         45.46%         510 066 075         47.74%           EASTERN CAPE         105         6.62%         61 367 926         5.74%           FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         18.03%         182 392 872         17.07%           MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%           NORTHERN CAPE         17         1.07%         10 452 189         0.98%           LIMPOPO         11         0.69%         8 504 325         0.80%           WESTERN CAPE         283         17.84%         201 449 497         18.85%	1		are di éi				
EASTERN CAPE       105       6.62%       61 367 926       5.74%         FREE STATE       50       3.15%       24 348 678       2.28%         KWAZULU NATAL       286       18.03%       182 392 872       17.07%         MPUMALANGA       100       6.31%       61 867 989       5.79%         NORTH WEST       13       0.82%       8 036 922       0.75%	EASTERN CAPE       105       6.62%       61 367 926       5.74%         FREE STATE       50       3.15%       24 348 678       2.28%         KWAZULU NATAL       286       18.03%       182 392 872       17.07%         MPUMALANGA       100       6.31%       61 867 989       5.79%         NORTH WEST       13       0.82%       8 036 922       0.75%         NORTHERN CAPE       17       1.07%       10 452 189       0.98%         LIMPOPO       11       0.69%       8 504 325       0.80%         WESTERN CAPE       283       17.84%       201 449 497       18.85%		FIFTS 175					
FREE STATE         50         3.15%         24 348 678         2.28%           KWAZULU NATAL         286         18.03%         182 392 872         17.07%           MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%	FREE STATE       50       3.15%       24 348 678       2.28%         KWAZULU NATAL       286       18.03%       182 392 872       17.07%         MPUMALANGA       100       6.31%       61 867 989       5.79%         NORTH WEST       13       0.82%       8 036 922       0.75%         NORTHERN CAPE       17       1.07%       10 452 189       0.98%         LIMPOPO       11       0.69%       8 504 325       0.80%         WESTERN CAPE       283       17.84%       201 449 497       18.85%							
KWAZULU NATAL     286     18.03%     182 392 872     17.07%       MPUMALANGA     100     6.31%     61 867 989     5.79%       NORTH WEST     13     0.82%     8 036 922     0.75%	KWAZULU NATAL     286     18.03%     182 392 872     17.07%       MPUMALANGA     100     6.31%     61 867 989     5.79%       NORTH WEST     13     0.82%     8 036 922     0.75%       NORTHERN CAPE     17     1.07%     10 452 189     0.98%       LIMPOPO     11     0.69%     8 504 325     0.80%       WESTERN CAPE     283     17.84%     201 449 497     18.85%							
MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%	MPUMALANGA         100         6.31%         61 867 989         5.79%           NORTH WEST         13         0.82%         8 036 922         0.75%           NORTHERN CAPE         17         1.07%         10 452 189         0.98%           LIMPOPO         11         0.69%         8 504 325         0.80%           WESTERN CAPE         283         17.84%         201 449 497         18.85%							
NORTH WEST 13 0.82% 8 036 922 0.75%	NORTH WEST         13         0.82%         8 036 922         0.75%           NORTHERN CAPE         17         1.07%         10 452 189         0.98%           LIMPOPO         11         0.69%         8 504 325         0.80%           WESTERN CAPE         283         17.84%         201 449 497         18.85%							5.79%
	NORTHERN CAPE         17         1.07%         10 452 189         0.98%           LIMPOPO         11         0.69%         8 504 325         0.80%           WESTERN CAPE         283         17.84%         201 449 497         18.85%							0.75%
NORTHERN CAPE 17 1.07% 10 452 189 0.98%	LIMPOPO         11         0.69%         8 504 325         0.80%           WESTERN CAPE         283         17.84%         201 449 497         18.85%							0.98%
					11			0.80%
WESTERN CAPE 283 17.84% 201 449 497 18.85%	TOTAL 1 586 100.00% 1 068 486 471 100.00%	WES	STERN CAPE		283	17.84%	201 449 497	18.85%
		TOTAL			1 586	100.00%	1 068 486 471	100.00%
		TOTAL			1 586	100.00%	1 068 486 471	100.00%

PTIF	ange (%)	1		No. of Loans	% of Total	Current Balance (ZAR)		% of Total
>	0	<=	10	390	24,59%		181 405 518	16.98%
>	10	<=	15	328	20.68%	-	211 969 662	19.84%
>	15	<=	20	<b>3</b> 53	22,26%		257 870 <b>2</b> 61	24.13%
>	20	<=	25	338	21.31%		279 685 976	26.18%
>	25	<=	31	177	11.16%		137 555 055	12.87%
TOTA	Ł.			1 586	100.00%		1 068 486 471	100.00%

PTIR	lange (%)	}		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
>	0	<=	10	381	24.02%	178 601 616	16.72%
>	10	<==	15	324	20.43%	205 269 751	19.21%
>	15	<==	20	350	22.07%	258 020 394	24.15%
>	20	<==	25	348	21.94%	283 305 150	26,51%
>	25	<=	31	183	11.54%	143 289 560	13.41%
TOTA	L			1 586	100,00%	1 068 486 471	100.00%