

THE THEKWINI FUND 13 (RF) LIMITED

(Incorporated in South Africa as a public company with limited liability under registration number 2014/064933/06)

Issue of ZAR56 000 000 Class A4 Secured Fixed Rate Note Under its ZAR4 000 000 000 Asset Backed Note Programme, registered with the JSE Limited on 28 August 2015

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 13 (RF) Limited dated on or about 28 August 2015. 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, 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 59 below.

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 13 (RF) Limited
2.	Status and Class of the Notes	Secured Class A4 Notes
3.	Tranche number	1
4.	Series number	4
5.	Designated Class A Ranking	N/A
6.	Class A Principal Lock-Out	Applicable
7.	Aggregate Principal Amount of this Tranche	ZAR 56 000 000
8.	Issue Date(s)	28 August 2015
9.	Minimum Denomination per Note	ZAR1 000 000
10.	Issue Price(s)	100%
11.	Applicable Business Day Convention	Following Business Day
12.	Interest Commencement Date(s)	28 August 2015
13.	Coupon Step-Up Date	21 August 2020
14.	Refinancing Period	The period beginning on (and including) 21 July 2020 and ending on (but excluding) 21 October 2020
15.	Scheduled Maturity Date	21 August 2020
16.	Final Redemption Date	21 August 2050
17.	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 Notes, Class A3 Notes, Class B Notes, Class C Notes and Class D Notes will be used to purchase Initial Home Loans
18.	Pre-Funding Amount	N/A
19.	Pre-Funding Period	N/A
20,	Tap Issue Period	The period from and including the Initial Issue Date up until and excluding 21 August 2016

21. The date for purposes of paragraph (a) in the definition of "Revolving Period"

21 August 2018

22. Specified Currency

Rand

23. Set out the relevant description of any additional Conditions relating to the Notes

N/A

FIXED RATE NOTES

24. Fixed Coupon Rate

9.32% per annum, from the Issue Date up until the Coupon Step-Up Date, thereafter the Note converts to a Floating Rate Note

25. Interest Payment Date(s)

The 21st day of February and August of each calendar year until the Coupon Step-Up Date. The first Interest Payment Date shall be 21 February 2016

26. Interest Period(s)

The periods 21 February to 20 August and 21 August to 20 February of each year until 21 August 2020. The first Interest Period shall be from the Issue Date to 20 February 2016. The last Interest Period is 21 February 2020 to the Coupon Step-Up Date

27. Initial Broken Amount

N/A

28. Final Broken Amount

N/A

29. Coupon Step-Up Rate

N/A

30. Any other items relating to the particular method of calculating interest

N/A

FLOATING RATE NOTES

31. Interest Payment Date(s)

The 21st day of February, May, August and November of each calendar year. The first Interest Payment Date shall be 21 November 2020

32. Interest Period(s)

The periods 21 February to 20 May, 21 May to 20 August, 21 August to 20 November and 21 November to 20 February of each year. The first Interest Period shall be from the Coupon Step-Up Date to 20 November 2020. The last Interest Period is 21 May

2050 to 20 August 2050

33. Manner in which the Rate of Interest is to be determined

Screen Rate Determination

34. Margin/Spread for the Coupon Rate

N/A

35. Margin/Spread for the Coupon Step-Up Rate 2.28% per annum to be added to the relevant Reference Rate

36. If ISDA Determination

(a) Floating Rate Option

N/A

(b) Designated Maturity

N/A

(c) Reset Date(s)

N/A

37. If Screen Determination

(a) Reference Rate (including relevant period by reference to which the Coupon Rate is to be calculated)

3 month ZAR-JIBAR-SAFEX

(b) Rate Determination Date(s)

The 21st day of February, May, August and November of each calendar year. The first Rate Determination Date shall be 21 August 2020

(c) Relevant Screen page and Reference Code

Reuters Screen SFXMM page as at 11h00, South African time on the relevant date or any successor rate

38. 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

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

N/A

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

N/A

OTHER NOTES

41. 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

42.	Additional selling restrictions	N/A
43.	International Securities Numbering (ISIN)	ZAG000129123
44.	Stock Code	TH13A4
45.	Financial Exchange	JSE Limited
46.	Dealer(s)	SBSA
47.	Method of distribution	Auction
48.	Rating assigned to this Tranche of Notes (if any)	AAA(zaf) with effect from the Issue Date
49.	Date of issue of current Rating	28 August 2015
50.	Date of next expected Rating review	27 August 2016, annually thereafter
51.	Rating Agency	Fitch
52.	Governing Law	South Africa
53.	Last day to register	17:00 the Business Day preceding the Books Closed Period
54.	Books closed period	The periods 17 February to 21 February, 17 May to 21 May, 17 August to 21 August and 17 November to 21 November of each calendar year
55.	Calculation Agent, if not the Servicer	SA Home Loans (Pty) Ltd
56.	Specified Office of the Calculation Agent	Per the Programme Memorandum
57.	Transfer Secretary	SA Home Loans (Pty) Ltd
58.	Specified Office of the Transfer Secretary	Per the Programme Memorandum
59.	Programme Limit	ZAR4 000 000 000
60.	Aggregate Principal Amount Outstanding of Notes in issue on the Issue Date of this Tranche	ZARO, excluding this Tranche of Notes and any other Tranche(s) of Notes to be issued on the Issue Date
61.	Aggregate Principal Amount of the Class A1 Notes, Class A2 Notes, Class A3 Notes, Class B Notes, Class C Notes and Class D Notes to be issued simultaneously with this Tranche	ZAR586 000 000

- 62. Reserve Fund Required Amount
- (a) on the Issue Date ZAR16 050 000;
- (b) on each Interest Payment Date after the Issue Date up until the Coupon Step-Up Date at least 2.50% 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 immediately Payment Date; (ii) 2.50% of the aggregate Principal Balance of the Loan Pool on Home Date immediately Determination 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

63. Redraw Facility Limit

ZAR22 470 000

64. Start-Up Loan

ZAR16 050 000

65. Definition: Class A Principal Lock-Out

Shall occur on any Interest Payment Date prior to the Coupon Step-up Date provided Principal Amount aggregate Outstanding on the Class A1 (including each Series of Class A Notes assigned a Designated Class A Ranking egual with the Class A1 Note), the Class A2 Note (including each Series of Class A Notes assigned a Designated Class A Ranking equal with the Class A2 Note) and the Class A3 Note (including each Series of Class A Notes assigned a Designated Class A Ranking equal with the Class A3 Note) is greater than the Class A Redemption Amount and that no Event of Default has occurred;

66. Potential Scheduled Redemption Amount N/A

67. Other provisions

- (a) Further information with regards to the Home Loan Pool please refer to http://www.sahomeloans.com/AboutUs/Bus inessPartners.aspx
- (b) The table detailing the Estimated Life of the Notes is set out below:

CPR	7.50%
WAL - 5 year call	5.00
WAL - no call	11.65
Last Cash Flow - no call	22.00

CPR	10.00%
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WAL - 5 year call	5.00
	40.00
WAL - no call	10.33
Last Cash Flow - no call	21.25
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CPR	12.50%
WAL - 5 year call	5.00
WAL - no call	9.73
Last Cash Flow - no call	20,50

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

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 28 August 2015, pursuant to The Thekwini Fund 13 (RF) Limited Asset Backed Note Programme.

The Issuer confirms that the authorised Programme Limit of R4 000 000 000 has not been exceed.

SIGNED at FUOVO	this 25 day of August 2015
For and on behalf of THE THEKWINI FUND 13 (RF) LIMITE	D (ISSUER)

Name: DAND TOWERS Name:

Capacity: Director who warrants his/her authority hereto

Capacity: Director who warrants his/her authority hereto

67. Other provisions

- (a) Further information with regards to the Home Loan Pool please refer to http://www.sahomeloans.com/AboutUs/Bus inessPartners.aspx
- (b) The table detailing the Estimated Life of the Notes is set out below:

CPR	7.50%
WAL - 5 year call	5.00
WAL - no call	11.65
Last Cash Flow-no call	22.00
CPR	10.0014
WAL - 5 year call	5.00
WAL - no call	10.33
Last Cash Flow - no call	21.25
CPR	12.50%
WAL - 5 year call	5.00
WAL - no call	9,73
Last Cash Flow - no call	20.50

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

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The Issuer confirms that the authorised Programme Limit of R4 000 000 000 has not been exceed. $^{\Lambda}$

For and on behalf of THE THEKWINI FUND 13 (RF) LIMITED (ISSUER)

Name :

Capacity : Director

who warrants his/her authority hereto

Name: L. MC(ARS 1+)

Capacity: Director

who warrants his/her authority hereto

APPENDIX "A"

REPORT OF THE INDEPENDENT AUDITOR OF THE ISSUER

LIMITED ASSURANCE REPORT OF THE INDEPENDENT AUDITOR REGARDING THE CONDUCT OF THE PROPOSED SECURITISATION SCHEME OF THEKWINI FUND 13 (RF) LIMITED IN ACCORDANCE WITH THE REQUIREMENTS OF THE SECURITISATION EXEMPTION NOTICE

We have performed our limited assurance engagement in respect of the conduct of the proposed securitisation scheme by Thekwini Fund 13 (RF) Limited (the "Issuer").

The subject matter comprises the conduct of the proposed securitisation scheme as set out in the Programme Memorandum to be dated 28 August 2015 (the "Programme Memorandum").

For purposes of our limited assurance engagement the terms of the relevant provisions of the Securitisation Exemption Notice (Government Notice 2, Government Gazette 30628 of 1 January 2008) issued by the Registrar of Banks (the "Notice"), as required by paragraphs 15(1)(a) and 16(2)(a)(vii) of the said Notice comprise the criteria by which the Issuer's compliance is to be evaluated.

This limited assurance report is intended only for the specific purpose of assessing compliance of the proposed securitisation scheme with the Notice as required by Paragraph 15(1)(a) and 16(2)(a)(vii) of the said Notice.

Directors' responsibility

The directors, and where appropriate, those charged with governance are responsible for the conduct of the proposed securitisation scheme as set out in the Programme Memorandum, in accordance with the relevant provisions of the Notice.

Auditor's responsibility

Our responsibility is to express our limited assurance conclusion to the Issuer's directors on the compliance of the conduct of the proposed securitisation scheme, as set out in the Programme Memorandum, with the relevant provisions of the Notice.

We conducted our limited assurance engagement in accordance with the International Standard on Assurance Engagements (ISAE) 3000, Assurance Engagements Other Than Audits or Reviews of Historic Financial Information. That standard requires us to comply with ethical requirements and to plan and perform our limited assurance engagement to obtain sufficient appropriate evidence on which to base our limited assurance conclusion.

We do not accept any responsibility for any reports previously given by us on any financial information used in relation to the Programme Memorandum beyond that owed to those to whom those reports were addressed by us at the dates of their issue.

Summary of work performed

We have performed our procedures on the conduct of the proposed securitisation scheme as documented in the Programme Memorandum prepared by management.

Our procedures were determined having taken into account the specific considerations included in the relevant provisions of the Notice.

Our evaluation included performing such procedures as we considered necessary which included -

- review of the Programme Memorandum; and
- review of other Transaction Documents that we consider necessary in arriving at and expressing our conclusion.

Our limited assurance engagement does not constitute an audit or review of any of the underlying information conducted in accordance with International Standards on Auditing or International Standards on Review Engagements and accordingly, we do not express an audit opinion or review conclusion.

We believe that our evidence obtained is sufficient and appropriate to provide a basis for our limited assurance conclusion.

In a limited assurance engagement, the evidence gathering procedures are more limited than for a reasonable assurance engagement and therefore less assurance is obtained than in a reasonable assurance engagement. Accordingly, we do not express a reasonable assurance opinion about whether the conduct of the proposed securitisation scheme, as set out in the Programme Memorandum, will comply with the relevant provisions of the Notice in all material respects.

Conclusion

Based on our work described in this report, nothing has come to our attention which indicates that there shall not be compliance, in all material respects, with the relevant provisions of the Notice, with regard to the conduct of the proposed securitisation scheme.

Restriction on use and distribution

Our report is presented solely in compliance with the relevant provisions of the Notice for the purpose set out in the first paragraph of the report.

Deloitte & Touche Registered Auditors Per [Partner] Partner [Date]

APPENDIX "B"

POOL DATA

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TOTAL

	Pridding recovery to the control of the control					
Origi	nal Advance (ZAR)		No. of Loans	% of Total	Current Elalance (ZAR)	% of Total
75	0 7 =	150 000	6	0,59%	1 526 914	0.24%
	100 000=	300 000	131	12 69%	3.1932 634 76 025 120	5.14% 12.15%
a Se	300 600	450 000	201 211	19 78% 26 77%	110 299 169	17.18%
31 32	450 000	600 000 750 00 0	172	16 93%	116 244 (194	18,10%
, . ,	750 000 4=	900 000	140	13.78%	114 329 112	17.81%
2	900,000 <=	1 000 000	70	6.89%	67 070 461	10.45%
56	1 000 000 <=	1 250 000	20	2 95%	28 918 803	4.50%
,5	1 250 000 ≪=	1 500 000	24	2.36%	31 511 934	4.91%
>	1 500 000 🖛	1 750 000	40	0.98%	16 316 679	2.54%
> TOT/	1 750 000 -=	3 000 000	21 1 016	2.07%	44 866 943 642 092 863	6,99% 100.00%
	ได้แได้เราะดัสธิสเกาส์)	oderomastoo				
Sample of the same	25.000 mm	t prosection paint or the process		% of Total	Current Balance (ZAR)	% of Total
Prop	eriy value (ZAR) 0 <=	500 000	No. of Loans	0.00%	28 544 184	4,45%
5	500 000 <=	700 000	257	25.30%	65 101 588	10 14%
3	700 000 <=	800 000	106	10.43%	50 371 217	7.84%
>	800 000 ==	900 000	110	10.83%	59 526 486	9.27%
>	300 000 <=	1 000 000	84	8.27%	47 454 064	7,39%
>	1 000 000 <=	1 250 000	159	15.65%	112 692 422	17,55%
24	1 250 000 <=	1 500 000	131	12.89%	103 565 487	16.13%
>	1 500 000 <=	1 750 000	55	5.41%	46 298 906	7.21% g ngg
75	1 750 000 <=	2 000 000	41	4.04%	38 863 527	6.05% 3.56%
>	2 000 000 <=	2 250 000	19	1.87% 1.77%	22 856 137 17 332 291	2.70%
>	2 250 000 <=	2 500 000	18 6	1.77% 0.59%	4 639 272	0.72%
>	2.500.000 <= 2.750.000 <=	2 750 000 3 000 000	7	0.69%	8 584 249	1.34%
34 34	2 750 000 <= 3 000 000 <=	3 500 000	17	1.67%	28 214 836	4.39%
b	3 500 000 <=	10 000 000	5	0.59%	8 046 197	1.25%
TOTA		10 000 000	1 016	100,00%	642 092 863	100,00%
	(1)((1)(1)(1)(1)(1)(1)(1)(1)(1)(1)(1)(1)	i prografije				Al at Tutal
	mod Admiranta (S/)		No, of Loans			
	est Margin (%)	0.20		% of Total	Gurrent Balance (ZAR)	% of Total
>	2.50 <=	2.70	9	0.89%	4 257 013	Q.66%
a.	2.50 <= 2.70 <=	2.90	្ត 429	U.89% 42.22%	4 257 013 226 720 429	
a a	2.50 <= 2.70 <= 2.90 <≠	2,90 3,10	9 429 2	0.89% 42.22% 0.20%	4 257 013	0,66% 35,31%
	2.50 <= 2.70 <= 2.90 <= 3.10 <=	2.90	្ត 429	U.89% 42.22%	4 257 013 226 720 429 956 988	0,66% 35.31% 0.45%
a a	2.50 <= 2.70 <= 2.90 <= 3.10 <=	2,90 3,10 3,30	9 429 2 485	0.89% 42.22% 0.20% 47.74%	4 267 013 226 720 429 956 998 050 913 409	0,66% 35,31% 0,15% 54,65% 9,06% 0,15%
9 2 9 3	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <=	2,90 3,10 3,30 3,50	9 429 2 485 89	U.89% 42.22% 0.20% 47.74% 8.76%	4 267 013 226 720 429 956 998 050 913 409 68 295 469	0.66% 35.34% 0.45% 54.65% 9.06%
TOT:	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <=	2,96 3,10 3,30 3,60 6,00	9 429 2 485 89 2 1 016	0.89% 42.22% 0.20% 47.74% 8.76% 0.20%	4 297 013 226 720 429 956 988 350 913 409 58 295 469 949 556	0.66% 35.31% 0.45% 54.65% 9.06% 0.15%
TOT	2 50 <= 2.70 <= 2.90 <= 3.10 <= 3.00 <= 3.60 <= AL ##################################	2,90 3,40 3,30 3,30 6,00 yMonths o	5 429 2 485 89 2 1 016 Fencinter (1944)	0.89% 42.22% 0.70% 47.74%, 8.76% 0.20%, 100.00%	4 297 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863 Current Balance (ZAR)	0.06% 39.34% 0.15% 54.65% 9.06% 0.15% 100.00%
TOT.	2 50 <= 2 70 <= 2 50 <= 3.10 <= 3.30 <= 3.60 <= Multiple 12 501(5) ths Remaining 0 <=	2.90 3.40 3.50 3.60 6.00	429 2 485 89 2 1 016 It emplifies an a	U.59% 42.22% 0.70% 47.74%, 8.76% 0.20% 100.00%	4 297 013 226 720 429 956 988 350 913 409 08 295 469 949 556 642 092 863 Current Balance (ZAR)	0.06% 39.34% 0.15% 54.65% 9.06% 0.15% 100.00% % of Total 9.00%
TOT.	2 50 <= 2 70 <= 2 90 <= 3.10 <= 3.30 <= 3.60 <= AL ##################################	2.90 3.40 3.50 3.50 6.00 2.0000032	429 2 485 89 2 1 016 Rem Information No. of Loans 0 3	0.89% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Total 0.00% 0.30%	4 297 013 226 720 429 956 588 550 913 409 58 295 469 949 556 642 092 863 Current Balance (ZAR) 0	0.06% 35.31% 0.15% 54.65% 9.06% 0.15% 100.00% % of Total 0.00% 0.09%
TOT	2 50 <= 2 70 <= 2 90 <= 3 10 <= 3 10 <= 3 00 <= 4	2.90 3.10 3.30 3.30 6.00 9.0 120	5 426 2 485 89 2 1 016 Reary Hiller (41840) No. of Loans 0 3 31	11.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Fotal 0.00% 0.30% 3.05%	4 297 013 226 720 429 996 988 350 913 409 68 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 760 16 769 832	0.06% 35.34% 0.15% 54.85% 9.06% 0.15% 100.00% \$\infty\$ of Total 0.00% 0.09% 2.61%
TOT	2 50	2.90 3.10 3.30 3.30 6.00 7 Month = 0 90 120 150	5 429 2 485 89 2 1 016 (Cen) (I) (In) (1840) No. of Loans 0 3 3 31 6	0.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Total 0.00% 0.30% 3.05% 0.59%	4 297 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 768 832 3 002 347	0.66% 35.31% 0.15% 54.65% 9.08% 0.15% 100.00% % of Total 0.00% 0.00% 2.64% 0.47%
TOT:	2 50 <= 2 70 <= 2 90 <= 3.10 <= 3.00 <= 3.00 <= 4	2.90 3.10 3.30 3.60 6.00 FMORES 60 90 120 150 180	\$ 429 2 2 485 889 2 2 1 016 [Certifully research	0.59% 42.22% 0.70% 47.74%, 8.76% 0.20% 100.00% % of Fotal 0.60% 0.30% 3.05% 0.59% 1.67%	4 297 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322	0.66% 39.34% 0.15% 54.65% 9.08% 0.15% 100.00% % of Total 0.00% 0.09% 2.61% 0.47% 1.34%
TOT	2 50 <= 2 70 <= 2 70 <= 3.10 <= 3.00 <= 3.00 <= 4. 3.00 <= 6.0 <= 60 <= 120 <= 180 <=	2.90 3.10 3.30 3.30 6.00 20 40 40 120 150 180 210	3 429 2 2 485 889 2 2 1 016 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	11.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Total 0.00% 0.50% 3.05% 0.59% 1.67% 0.30%	4 297 013 226 720 429 936 988 350 913 409 08 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683	0.66% 35.31% 0.15% 54.65% 9.08% 0.15% 100.00% % of Total 0.00% 0.00% 2.64% 0.47%
Mon	2 50 <= 2.70 <= 2.90 <= 3.10 <= 3.00 <= 3.00 <= 4.00 <= 4.00 <= 4.00 <= 6.0 <= 9.0 <= 120 <= 150 <= 150 <= 210 <=	2.90 3.10 3.30 3.30 6.00 2.00 120 150 180 210 240	\$ 429 2 485 89 2 1 016 Campilling Status No. of Loans 0 3 31 6 17 3 917	1.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Fotal 0.00% 0.30% 3.05% 0.59% 1.67% 0.30% 90.26%	4 297 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322	0.06% 39.34% 0.15% 54.65% 9.06% 0.15% 100.00% % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50%
Mon	2 50	2.90 3.10 3.30 3.40 6.00 0 0 120 150 180 210 240 260	5 429 2 2 485 89 2 2 1 016 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	42.22% 0.70% 47.74% 8.76% 0.20% (00.00%) % of Total 0.00% 0.30% 3.05% 0.59% 1.67% 0.30% 90.26% 0.00%	4 297 013 226 720 429 956 988 350 913 409 68 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 760 16 768 832 3 002 347 8 625 322 3 179 683 580 951 473 0	0.06% 39.34% 0.15% 54.65% 9.06% 0.15% 100.00% % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50% 90.48%
Mon	2 50	2.90 3.10 3.30 3.30 6.00 2.00 120 150 180 210 240	\$ 429 2 485 89 2 1 016 Campilling Status No. of Loans 0 3 31 6 17 3 917	1.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Fotal 0.00% 0.30% 3.05% 0.59% 1.67% 0.30% 90.26%	4 297 013 226 720 429 956 598 550 913 409 58 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 522 3 179 683 580 951 473	0.06% 36.31% 0.15% 54.65% 9.06% 0.15% 100.00% % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.58% 90.48%
Mon	2 50 <= 2.70 <= 2.90 <= 3.10 <= 3.00 <= 3.00 <= 4.10	2.90 3.10 3.30 3.60 6.00 20 120 150 180 210 240 280 270	5 429 2 485 89 2 2 1 016	0.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Total 0.60% 0.30% 3.05% 0.59% 1.67% 0.30% 90.26% 0.00% 0.20%	4 297 013 226 720 429 956 988 350 913 409 08 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972	0.66% 35.31% 0.15% 54.65% 9.06% 0.15% 100.00% % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50% 90.48% 0.00%
Mon	2 50 <= 2.70 <= 2.90 <= 3.10 <= 3.00 <= 3.00 <= 4.10	2.90 3.10 3.30 6.00 2.00 120 150 180 210 240 280 270 360	5 426 2 2 486 89 2 2 1 016 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Total 0.60% 0.30% 3.05% 0.59% 1.67% 0.30% 90.26% 0.00% 0.20%	4 297 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443	0.66% 39.31% 0.15% 54.65% 9.06% 0.15% 100.00% % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50% 90.48% 0.00% 0.46%
Mon > > > > > > > > > > > > > > > > > > >	2 50	2.90 3.10 3.30 6.00 2.00 120 150 180 210 240 280 270 360	3 426 2 2 485 889 2 2 1 1016	0.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Total 0.60% 3.05% 0.59% 1.67% 0.30% 90.26% 0.00% 0.20% 3.64% 100.00%	4 297 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863 Current Balance (ZAR)	0.66% 39.34% 0.15% 54.65% 9.06% 0.15% 100.00% % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50% 90.48% 0.00% 4.05% 100.00% % of Total
Mon > > > > > > > > > > > > > > > > > > >	2 50	2.90 3.10 3.30 6.00 2.00 120 150 180 210 240 280 270 360	100 100	0.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Total 0.009 0.30% 3.05% 0.59% 1.67% 0.30% 90.26% 0.00% 0.20% 3.64% 100.00%	4 297 013 226 720 429 996 988 350 913 409 68 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863 Current Balance (ZAR) 636 293 377	0.66% 39.31% 0.15% 54.65% 9.06% 0.15% 100.90% % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50% 90.48% 0.00% 4.05% 100.00% % of Fotal
Mon A A A A A A A A A A A A A A A A A A A	2 50	2.90 3.40 3.30 6.00 90 120 150 240 240 260 270 360	1016 No. of Loans 1005 5	0.59% 42.22% 0.70% 47.74% 8.76% 0.20% (00.00%) % of Total 0.00% 0.30% 0.59% 1.67% 0.30% 0.26% 0.00% 0.20% 1.00.00% 3.64% 1.00.00%	4 297 013 226 720 429 996 988 550 913 409 68 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863 Current Balance (ZAR)	0.66% 30.31% 0.15% 54.65% 9.06% 9.06% 0.15% 100.00% % of Total 0.00% 0.47% 1.34% 0.54% 0.00% 0.46% 4.05% 100.00% % of Total 99.05% 0.33%
Mon > > > > > TOT	2 50	2.90 3.10 3.30 3.40 6.00 2.00 2.00 1.20 1.20 1.80 2.10 2.40 2.70 3.60 1.00 1.00 1.00 1.00 1.00 1.00 1.00	100 100	0.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Total 0.00% 0.30% 0.59% 1.67% 0.30% 0.26% 0.00% 0.20% 3.64% 100.00%	4 297 013 226 720 429 956 988 359 913 409 58 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 768 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863 Current Balance (ZAR) 636 253 377 2 146 810 60	0.66% 35.31% 0.15% 54.65% 9.06% 9.06% 0.15% 100.00% % of Total 0.00% 0.09% 2.66% 0.47% 1.34% 0.50% 90.48% 0.00% 0.46% 4.05% 100.00% % of Total 99.09% 0.33% 0.33%
Mon > > > > > TOT	2 50	2.90 3.10 3.30 3.40 6.00 2.00 120 180 210 240 240 260 270 360	3 429 2 485 89 2 1 016 1590 dullar relevant 1 016 17 3 3 1 5 17 3 3 1 10 16 17 3 10 16 18 18 18 18 18 18 18 18 18 18 18 18 18	0.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Fotal 0.00% 0.30% 0.59% 1.67% 0.30% 0.59% 1.67% 0.30% 90.26% 0.00% 0.20% 3.64% 100.00%	4 297 013 226 720 429 956 988 350 913 409 08 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863 Current Balance (ZAR) 636 253 377 2 146 810 0 0	0.66% 39.31% 0.15% 54.65% 9.06% 9.06% 0.15% 100.00% % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50% 90.48% 4.05% 100.00% % of Total 99.09% 0.09% 0.09%
Mon > > > > > TOT	2 50	2.90 3.10 3.30 3.40 6.00 20 120 150 180 210 240 280 270 360	1005 1005	0.89% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Total 0.60% 3.05% 0.59% 1.67% 0.30% 0.00% 3.05% 0.00% 3.05% 0.40% 0.20% 3.04% 100.00%	4 297 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863 Current Balance (ZAR) 636 253 377 2 146 810 0 0 0	0.66% 39.31% 0.15% 54.65% 9.06% 9.15% 100.00% % of Total 0.00% 2.61% 0.47% 1.34% 0.50% 90.48% 4.05% 100.00% % of Yotal 99.06% 0.33% 0.00% 0.03% 0.00%
Mon > > > > > TOT	2 50	2.90 3.10 3.30 6.00 90 120 150 180 210 240 280 270 360	3 426 2 486 89 2 1 016 89 2 1 016 80 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0	0.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Total 0.00% 0.30% 3.05% 0.59% 0.59% 0.67% 0.30% 90.26% 0.00% 0.20% 100.00% 3.64% 100.00% 4 of Total 0.00% 0.20%	4 297 013 226 720 429 996 988 550 913 409 68 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863 Current Balance (ZAR) 636 253 377 2 146 810 0 0 0 0 0	0.66% 35.31% 0.15% 54.65% 9.06% 9.06% 9.15% 100.00% % of Total 0.00% 0.47% 1.34% 0.50% 90.48% 100.00% % of Tetal 99.09% 0.33% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Mon S	2 50	2.90 3.10 3.30 3.40 6.00 2.00 2.00 1.20 1.50 1.80 2.10 2.40 2.70 3.60 1.2 2.40 4.6 6.00 2.70 3.60 1.2 4.6 6.00 7.2 4.4 6.0 7.2 8.4	1 016 1 005 1 00	0.59% 42.22% 0.70% 47.74% 8.76% 0.20% (00.00%) % of Total 0.00% 0.59% 1.67% 0.30% 0.20% 0.00% 0.20% 1.00.00% % of Total 98.92% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	4 297 013 226 720 429 956 988 359 913 409 52 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 760 16 768 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863 Current Balance (ZAR) 636 253 377 2 146 810 0 0 0 0 0 0 0 0 0	0.66% 30.31% 0.15% 54.65% 9.06% 9.06% 0.15% 100.00% % of Total 0.00% 0.46% 4.05% 100.00% % of Total 99.06% 0.33% 0.03% 0.00% 0.46% 4.05%
Mon Sea	2 50	2.90 3.10 3.30 3.40 6.00 Fellonia 60 90 120 150 180 240 240 240 250 360 12 12 44 46 60 72 84 96	100 100	0.59% 42.22% 0.70% 47.74% 8.76% 0.20% 100.00% % of Total 0.00% 0.30% 0.59% 1.67% 0.30% 0.20% 1.64% 100.00% 100.00% 0.20% 1.64% 100.00% 0.20% 1.64% 100.00% 0.20% 1.64% 100.00% 0.20% 1.65% 0.00% 0.20% 1.65% 0.00% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20%	4 297 013 226 720 429 956 988 359 913 409 98 956 949 556 642 092 863 Current Balance (ZAR) 0 598 790 16 768 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863 Current Balance (ZAR) 636 253 377 2 146 810 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.06% 30.31% 0.15% 54.65% 9.06% 0.15% 100.00% % of Total 0.00% 0.46% 4.05% 100.00% % of Tetal 99.05% 0.33% 0.00% 0.00% 0.00% 0.00%
Mon > > > > > TOT	2 50	2.90 3.10 3.30 3.40 6.00 2.00 2.00 1.20 1.50 1.80 2.10 2.40 2.70 3.60 1.2 2.40 4.6 6.00 2.70 3.60 1.2 4.6 6.00 7.2 4.4 6.0 7.2 8.4	1 016 1 005 1 00	0.59% 42.22% 0.70% 47.74% 8.76% 0.20% (00.00%) % of Total 0.00% 0.59% 1.67% 0.30% 0.20% 0.00% 0.20% 1.00.00% % of Total 98.92% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	4 297 013 226 720 429 956 988 359 913 409 52 295 469 949 556 642 092 863 Current Balance (ZAR) 0 598 760 16 768 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863 Current Balance (ZAR) 636 253 377 2 146 810 0 0 0 0 0 0 0 0 0	0.66% 39.31% 0.15% 54.65% 9.06% 9.06% 0.15% 100.00% % of Total 0.00% 0.09% 2.64% 0.47% 1.34% 0.50% 90.48% 9.00% 0.46% 4.05% 100.00% % of Total 99.09% 0.33% 0.00% 0.00% 0.00% 0.00% 0.00%

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Employment Type		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
Salaried		853	85,96%	546 778 628	85.16%
Self Employed		160	(6.04%)	95 314 236	14.84%
Unemployed		9	0.00%	Ü	0.00%
TOTAL		1 0/16	900,00%	642 692 863	100.00%
elen landense korten)	va*)#\ii]\:]](\)	W. Tarana			
Оссиралсу Туре		No. of Loans	% of Fetal	Current Balance (ZAR)	% of Total
Owner Occupied		897	38.29%	569 721 792	68.73%
Non-Owner Occupied		119	11 71%	72 371 071	11.27%
TOTAL		1 016	100.00%	642 092 863	100,00%
pliate mittensors komps)/450 m : 0100) app			
Loan Purpose		No. of Loans	% of Total	Gurrent Balance (ZAR)	% of Total
New Purchase		615	60.53%	399 952 562	62,29%
Refinance		116	11.42%	57 461 138	8.95%
Switch		285	28.05%	184 679 164	28.76%
TOTAL.		1 016	100,00%	642 092 863	100.00%
ejogejom dem admentided)yastegjen			36 <u>38 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8</u>	
Region		No. of Loans	% of Yotal	Current Balance (ZAR)	% of Total
Gautong		436	42.91%	288 947 469	45,00%
Eastern Cape		80	7.87%	45 138 146	7.03%
Free State		29	2 85%	15 012 293	2.34%
KwaZulu-nalal		180	17 72%	107 088 939	16,68%
Mpumalanga		46	4,53%	30 379 257	4.73%
Horth West		46	4.53%:	19 176 270	2.09%
Horthern Cape		1.2	1.18%	7 051 062	1.10%
Limpopo		Ö	0.59%	3 640 550	0.57%
Western Cape		181	17.81%	125 658 878	19.57%
TOTAL		1 016	100.00%	642 092 863	100,00%
eleperation of the s	oven ronds				- 15 A S A S A S A S A S A S A S A S A S A
P11 Range (%)		No, of Loans	% of Total	Current Etalance (ZAR)	% of Total
() <=	10	224	22.05%	100 351 618	15.63%
> 10 %=	15	260	25.59%	146 681 231	22.84%
> 15 <=	20	236	23,23%	159 275 902	24.81%
o 20 ≪≃	25	204	20.08%	t59 816 852	24,89%
5 Z5 <=	40	92	9,06%	75 967 261	11,83%
TOTAL		1016	100,00%	642 092 863	100.00%
elevelandore o escoca					
PTI Range (%)		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
> () <=	10	221	21 75%	100 228 032	15.61%
> 10 <=	15	260	25.59%	146 182 111	22.77%
> [1] <=	20	239	23.52%	160 125 729	24.94%
> 20 <=	25	202	19.88%	158 176 950	24.63%
> 25 <=	3.	94	9 25%	77 380 041	12.05%
TOTAL		1 016	100.00%	642 092 863	100.00%