

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 ZAR60 000 000 Class B Secured Floating 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 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	ZAR60 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 A4 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
FIX	ED RATE NOTES	· f
24.	Fixed Coupon Rate	N/A
25.	Interest Payment Date(s)	N/A
26.	Interest Period(s)	N/A
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
FLO	ATING 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 2015
	Interest Payment Date(s) Interest Period(s)	November of each calendar year. The first Interest Payment Date shall be 21
		November of each calendar year. The first Interest Payment Date shall be 21 November 2015 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 Issue Date to 20 November 2015. The last Interest Period is 21 May 2050 to 20
32.	Interest Period(s) Manner in which the Rate of Interest is to be determined	November of each calendar year. The first Interest Payment Date shall be 21 November 2015 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 Issue Date to 20 November 2015. The last Interest Period is 21 May 2050 to 20 August 2050
32.	Interest Period(s) Manner in which the Rate of Interest is to be determined	November of each calendar year. The first Interest Payment Date shall be 21 November 2015 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 Issue Date to 20 November 2015. The last Interest Period is 21 May 2050 to 20 August 2050 Screen Rate Determination 2.20% per annum to be added to the
32. 33.	Interest Period(s) Manner in which the Rate of Interest is to be determined Margin/Spread for the Coupon Rate Margin/Spread for the Coupon Step-	November of each calendar year. The first Interest Payment Date shall be 21 November 2015 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 Issue Date to 20 November 2015. The last Interest Period is 21 May 2050 to 20 August 2050 Screen Rate Determination 2.20% per annum to be added to the relevant Reference Rate 2.86% per annum to be added to the
32.33.34.35.	Interest Period(s) Manner in which the Rate of Interest is to be determined Margin/Spread for the Coupon Rate Margin/Spread for the Coupon Step-Up Rate	November of each calendar year. The first Interest Payment Date shall be 21 November 2015 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 Issue Date to 20 November 2015. The last Interest Period is 21 May 2050 to 20 August 2050 Screen Rate Determination 2.20% per annum to be added to the relevant Reference Rate 2.86% per annum to be added to the

N/A (b) Designated Maturity (c) Reset Date(s) N/A 37. If Screen Determination 3 month ZAR-JIBAR-SAFEX Reference Rate (including relevant period by reference to which the Coupon Rate is to be calculated) The 21st day of February, May, August and (b) Rate Determination Date(s) November of each calendar year. The first Rate Determination Date shall be 21 August 2015 Reuters Screen SFXMM page as at 11h00, Relevant Screen page and South African time on the relevant date or Reference Code any successor rate 38. If Coupon Rate to be calculated N/A 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 40. Any other terms relating to the N/A particular method of calculating interest **OTHER NOTES** N/A 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

GENERAL

42. Additional selling restrictions N/A

43. International Securities Numbering (ISIN)

applicable, the identity of the reference entity in the case of a credit linked Note) and any additional Conditions relating to such Notes

ZAG000129131

44. Stock Code

TH13B1

45.	Financial Exchange	JSE Lir	mited
46.	Dealer(s)	SBSA	
47.	Method of distribution	Auctio	n
48.	Rating assigned to this Tranche of Notes (if any)	A+(zai	f) with effect from the Issue Date
49.	Date of issue of current Rating	28 Aug	gust 2015
50.	Date of next expected Rating review	27 Aug	gust 2016, annually thereafter
51.	Rating Agency	Fitch	
52.	Governing Law	South	Africa
53.	Last day to register		the Business Day preceding the Closed Period
54.	Books closed period	17 Mar and 17	eriods 17 February to 21 February, y to 21 May, 17 August to 21 August 7 November to 21 November of each ar year
55.	Calculation Agent, if not the Servicer	SA Ho	me Loans (Pty) Ltd
56.	Specified Office of the Calculation Agent	Per the	e Programme Memorandum
57.	Transfer Secretary	SA Ho	me Loans (Pty) Ltd
58.	Specified Office of the Transfer Secretary	Per th	e 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	any ot	excluding this Tranche of Notes and ther Tranche(s) of Notes to be issued Issue Date
61.	Aggregate Principal Amount of the Class A1 Notes, Class A2 Notes, Class A3 Notes, Class A4 Notes, Class C Notes and Class D Notes to be issued simultaneously with this Tranche	ZAR58	32 000 000
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;
		(c)	on each Interest Payment Date after 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 immediately preceding 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

N/A

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	13.50
Last Cash Flow - no call	22.00
CPR	10.00%
WAL - 5 year call	5.00
WAL-no call	11.85
Last Cash Flow - no call	21.25
CPR	12,50%
WAL - 5 year call	5,00
WAL - no call	10.81
Last Cash Flow - no call	20.50
Please see the Programme	Memorand

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	<u> 92</u>	day o	f August	2015.
-----------------	------	------------	-------	----------	-------

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

Name:

Capacity: Director

Capacity: Director who warrants his/her authority hereto who warrants his/her authority hereto

REPORT OF THE INDEPENDENT AUDITORS - SEE APPENDIX "A"

POOL DATA - SEE APPENDIX "B"

Application is hereby made to list this Tranche of the Notes on the Interest Rate Market of the JSE, as from [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 TOHRANSSBURG this 25th day of August 2015.

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

Name:

Capacity: Director who warrants his/her authority hereto

Name: LMC(AST)

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

ool Sunwaary	у				.,	W	(eighted Average	Minimum	Maximu
ate of Pool C	Cut								19 August 20
ggregate Cur	rrent Por	tiolio Balar	ice (ZA	AR, excl negat	ive balances)		642 092 863		
umber of Loz							1 016	-	
rigmal Loan .	Amount (ZAR)					042 549	146 054	2 750 00
urient Loan i	Amount (ZAR, excl.	negati	ive balancos)			631 931	93 601	2 746 34
ommitted Lo	an Ambu	ot (ZAR)					644 770	147 505	2 746 34
riginal LTV (5							64.34%	5 45%	80.00
arcent LTV (*							63 75%	5.43%	79.90
ommitted LT							64.24%	5.45% 2.50%	79,90 3.90
				ative balances	1)		3 09% 238	2 JA179 7 <u>2</u>	3
riginal Term	, ,						234	65	3
emaining fer							4	1	
asoniny (mo urrent PTI Ra							16 97%	0.26%	28.8
edit PTI Rati							16.36%	0.26%	28.8
VOIC 1 11 11 12 0	(10, 10)	an negation	2 12(((3))	,					
								W (A	07 of T
rear Summa				s)				% of Arrears	% of T
erforming (0			ırs)				642 092 863	n hoor	100.0 0.0
rears D - 1 ir							0	0.00%	0.0
rears 1 - 2 ii							0	0.00%	
rears 2 - 3 ii							0	0,00%	0,0
rears 3 - 6 ir							0	0.00%	0.0
rears 6 12							b o	0.00%	0.0 0.0
rears > 12 ii	nstalment	ls					0	0.00%	ų,t
	Disid	-18]4(n)(180)21	ones.	សុខទម្រាញព្រះ[ន្ទីរ				PVAUGUSIS (0), 5	
	LTV B	Range (%)	CONTRACTOR PROPERTY.	-0, talles and a second and a second	No. of Loans	% of Total	Current Balance (ZAR)	% of Total	
	>	0	·==	50	254	25 00%	116 199 744	18.10%	
	34	50	<=	GO	143	14.07%	85 623 157	13.34%	
	,24	60	CZ:	70	228	22.44%	134 012 563	20.87%	
	>	70	6120	75	167	16 44%	122 900 576	19,14%	
							101 0 NO 0 00	00 8000	
	24	- 231	<=	737	224	22,05%	183 356 823	28,56%	
	58 20	75 81		81 16 0	224 0	22,05% 0,00%	183 356 623 0	20,90% 0,0 0 %	
	TOTA	81 L		100 100 244773733	0 1 016	0.0% 0.0% 100.00%			
	TOTA	81 L g/i/e/i/e/i/e/i/e Range (%)	vanil	100 (Year) (Year) (50	0 1 016 No. of Loans 262	0.00% 100.00% % of Total 25.79%	0 542 092 863 Gurrent Balance (ZAR) 116 352 024	0,00% 100 00% % of lotal 18.12%	
	TOTA DISTA	81 L g7(g)(3)# Range (%) 0 50	v= Waln: I	00 00 00 60	0 1 016 No. of Loans 262 148	0.00% 100.00% % of Total 25.79% 14.57%	0 642 092 863 Gurrent Balance (ZAR) 116 352 024 90 360 544	0.00% 100 00% % of lotal 18.12% 14.07%	
	TOTA DISTA	81 L g/(g)(s)(s) tange (%) 0 50 1.0	Van Z	50 60 70	0 1 016 No. of Loans 282 148 215	0.00% i00.90% % of Total 25.79% 64.57% 21.16%	0 642 092 863 Current Balance (ZAR) 116 352 024 90 360 544 132 799 573	0.00% 100 00% % of lotal 18.12% 14.07% 20.66%	
	TOTA DISTA	81 L 27(4)(5)(8) tange (%) 0 50 1.0 70	v= Waln: I	50 60 70 75	0 1 016 No. of Loans 222 148 215 162	0.00% i00.00% % of Total 25.79% i4.57% 21.16% 15.94%	0 642 092 863 Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479	0,00% 100 00% % of lotal 18,12% 14,07% 20,66% 18,10%	
	TOTA DISTA	81 L g/(g)(s)(s) tange (%) 0 50 1.0	Van Z	50 60 70 75 81	0 1 016 No. of Loans 262 148 215 162 229	0.00% i00.00% % of Total 25.76% i4.57% 21.16% 46.04% 22.54%	0 642 092 863 Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 353 244	0,00% 100 00% % of lotal 18.12% 14.07% 20.68% 18.10% 29.02%	
	TOTA DISTA	81 L 27(4)(5)(8) tange (%) 0 50 1.0 70		50 60 70 75	0 1 016 No. of Loans 262 148 215 166 229 0	0.00% ie0.00% % of Total 25.79% 64.57% 21.16% 16.04% 22.54% 0.00%	0 542 092 863 Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0	0.00% 100.00% % of lotal 18.12% 14.07% 20.68% 18.10% 29.02% 0.00%	
	TOTA DISTA	81 L 27(10)(5)85 Range (%) 0 50 1.0 70 75 81		50 60 70 75 81	0 1 016 No. of Loans 262 148 215 162 229	0.00% i00.00% % of Total 25.76% i4.57% 21.16% 46.04% 22.54%	0 642 092 863 Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 353 244	0,00% 100 00% % of lotal 18.12% 14.07% 20.68% 18.10% 29.02%	
	TOTA LIVE	81 L gricult 34s Range (%) 0 50 1.0 70 75 81 L	0.22 0.22 0.22 0.22 0.23 0.23 0.24 0.24 0.24 0.24 0.24 0.24 0.24 0.24	50 60 70 75 81	0 1016 AV No. of Loans 262 148 215 162 229 0 1 016	0.00% ie0.90% % of Total 25.79% 64.57% 21.16% 16.04% 22.54% 0.00%	0 542 092 863 Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0	0.00% 100.00% % of lotal 18.12% 14.07% 20.68% 18.10% 29.02% 0.00%	
	TOTA TOTA	81 L gricult 34s Range (%) 0 50 1.0 70 75 81 L	0.22 0.22 0.22 0.22 0.23 0.23 0.24 0.24 0.24 0.24 0.24 0.24 0.24 0.24	50 60 70 75 81 10000	0 1016 AV No. of Loans 262 148 215 162 229 0 1 016	0.00% i00.00% % of Total 25.79% i4.57% 21.16% 16.04% 22.54% 0.00% i00.00%	0 542 092 863 Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 166 358 244 0 642 092 863	0.00% 100.00% % of lotal 18.12% 14.07% 20.68% 18.10% 29.02% 0.00% 100.00%	
	TOTA TOTA	81 L 9 (10) E A 9 (10) E A 10 (%) 9 (%) 10 (%) 70 (75 (8) 81 L	0.22 0.22 0.22 0.22 0.23 0.23 0.24 0.24 0.24 0.24 0.24 0.24 0.24 0.24	50 60 70 75 81 10000	0 1 016 No. of Loans 262 148 215 162 229 0 1 016	0.00% i00.00% % of Total 25.79% i4.57% 21.16% 15.94% 22.54% 0.00% r00.00%	0 642 092 863 Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 353 244 0 642 092 863 Current Balance (ZAR)	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% % of lotal 17,43%	
	TOTA TOTA TOTA TOTA TOTA	81 L Gange (%) 0 40 70 75 81 L Gange (%)		50 60 70 76 81 10000	0 1016 No. of Loans 262 143 215 162 229 0 1016	0.00% i00.00% % of Total 25.79% i4.57% 21.16% 16.04% 22.54% 0.00% i00.00%	0 642 092 863 Current Bakuce (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 106 353 244 0 642 092 863 Current Bakuce (ZAR) 111 917 705 90 360 536	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% % of Total 17,43% 14,07%	
	TOTA DETI	81 L 27(e)(32) 24(6) 50 50 70 75 81 U 20(18)(32) Cange (%)		50 60 70 75 81 10000	0 1016 No. of Loans 262 149 215 162 229 0 1016	0.00% i00.00% % of Total 25.79% i4.57% 21.16% 15.94% 22.54% 0.00% r00.00%	0 642 092 863 Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 353 244 0 642 092 863 Current Balance (ZAR)	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% % of Total 17,43% 14,07% 20,45%	
	TOTA LIV F	81 L Range (%) 9 40 (40 70 75 81 L Control Range (%) 0 50		50 60 70 75 81 10000	No. of Loans 262 148 215 162 229 0 1 016 No. of Loans 248 151	0.00% i00.00% % of Total 25.79% i4.57% 21.16% i5.94% 22.54% 0.00% i00.00%	0 642 092 863 Current Bakuce (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 106 353 244 0 642 092 863 Current Bakuce (ZAR) 111 917 705 90 360 536	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% % of Total 17,43% 14,07%	
	TOTA TOTA DESI	81 L Stange (%) 0 54 1.0 70 75 81 L Stange (%) 0 50 60	OB CONTROL OF THE CON	50 50 60 70 70 70 70 70 70 70 70 70 70 70 70 70	No. of Loans 262 148 216 162 229 0 1016 No. of Loans 248 151 218	0.00% i00.00% % of Total 25.79% i4.57% 21.16% 0.00% 100.00% % of Total 24.41% 14.86% 21.46%	0 642 092 863 Gurrent Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% % of Total 17,43% 14,07% 20,45% 18,68% 29,37%	
	TOTA DECI	81 L 9 (10) E A (20) E A (30) E A (40) E A (50) E A (50) E A (60) E A (70) E A	42 42 42 42 42 42 42 42 42 42 42 42 42 4	50 60 70 75 60 70 75 60 70 75 60 70 75 60 70 75 60 70 75 60 70 75 60 70 75	No. of Loans 262 148 215 162 229 0 1 016 No. of Loans 248 151 218 166	0.00% i00.00% % of Total 25.76% i4.57% 21.16% 0.00% 100.00% 100.00% 44.41% 14.86% 21.46% 16.34%	0 642 092 863 Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 353 244 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% 4 of lotal 17,43% 14,07% 20,45% 18,68% 29,37% 0,00%	
	TOTA TOTA TOTA LIVE	81 L Stange (%) 9 54 60 70 75 81 L Stange (%) 0 70 75 81 C Stange (%) 70 75 81 81 81 81 81 81 81 81 81 81 81 81 81	42 42 42 42 43 44 44 44 44 44 44 44 44 44 44 44 44	50 60 70 75 81 10000 50 60 70 75 60 70	No. of Loans 262 H48 215 H62 229 0 1 016 No. of Loans 248 151 248 166 233	0.09% i00.90% % of Total 25.79% 14.57% 21.16% 15.04% 0.00% T00.90% % of Total 24.41% 14.86% 21.46% 21.46% 16.34% 22.93%	Gurrent Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 166 353 244 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 188 554 788	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% % of Total 17,43% 14,07% 20,45% 18,68% 29,37%	
	LTV E	81 L (ange (%) 9 (b) 70 75 81 L (b) 100 (c) 70 75 81 (c) 70 70 50 60 70 75 31 L	0 mm 2	50 60 70 75 61 1000	No. of Loans 262 148 215 162 229 0 1 016 No. of Loans 262 229 29 1 1 016 218 460 218 666 233 6	0.00% i00.00% % of Total 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% i00.00%	0 642 092 863 Chartent Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 353 244 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 188 554 788 0	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% 4 of lotal 17,43% 14,07% 20,45% 18,68% 29,37% 0,00%	
	TOTA LIVE TOTA TOTA PENI	81 L Stange (%) 9 54 60 70 75 81 L Stange (%) 0 70 75 81 L Stange (%) 0 50 60 70 75 81 L	0.00 (C)	50 60 70 75 81 10000 50 60 70 75 61 100	No. of Loans 262 148 215 162 229 0 1 016 8402 No. of Loans 248 151 218 166 233 0 1 015	0.00% i00.00% % of Total 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% i00.00%	0 642 092 863 Chartent Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 353 244 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 188 554 788 0	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% 4 of lotal 17,43% 14,07% 20,45% 18,68% 29,37% 0,00%	
	TOTA TOTA TOTA Most	81 L Range (%) 9 9 9 9 9 9 9 10 70 75 81 C 0 50 0 70 75 31 C Range (%) Range (%) Range (%) Range (%) Range (%) Range (%)	Control of the contro	50 60 70 75 81 10000 50 60 70 75 61 100	No. of Loans No. of Loans 262 148 215 162 229 0 1 016 No. of Loans 248 151 248 166 233 0 1 016 No. of Loans No. of Loans	0.00% i00.00% % of Total 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00% % of Total 24.41% 14.86% 21.46% 16.34% 16.34% 16.34% 10.00%	0 642 092 863 Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 188 554 788 0 642 092 863	0,00% 100 00% % of lotal 18,12% 14,07% 29,68% 0,00% 100,00% 7 of lotal 17,43% 14,07% 20,45% 18,68% 29,37% 0,00%	
	TOTA DETA TOTA DETA DETA Most	81 L Range (%) 0 54 1.0 70 75 81 L 001151e04 Range (%) 0 70 75 31 L Recent Lo 0	Sign O	50 60 70 75 81 10000 50 60 70 75 61 100 50 60 70 75 61 100 50 60 70 75 61 100 50 60 60 70 75 61 100 60 60 60 70 75 61 100 60 60 60 60 60 60 60 60 60 60 60 60 6	No. of Loans No. of Loans 222 148 215 162 229 0 1 016 Sapple No. of Loans 248 151 218 166 233 0 1 015 Otherwise No. of Loans No. of Loans 4	0.00% i00.00% % of Total 25.79% i4.57% 21.16% 15.94% 22.54% 0.00% 100.00% % of Total 24.41% 14.86% 21.46% 16.34% 22.93% 6.00%	0 642 092 863 Gurrent Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 183 554 788 0 642 092 863 Current Balance (ZAR) 597 398	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% % of Total 17,43% 14,07% 20,45% 18,68% 29,32% 0,00% 100,00% % of Total	
	TOTA DESI LIVE TOTA DESI Most Most	81 L Range (%) 9 10 10 10 10 10 10 10 10 10 10 10 10 10	ABOUT	50 60 70 76 81 10000 50 60 70 75 61 100 0001 (ZAR) 150 000 300 000	No. of Loans No. of Loans 262 148 215 162 229 0 1016 No. of Loans 248 151 218 166 233 0 1015 No. of Loans 4 127	0.00% i00.00% % of Total 25.76% i4.57% 21.16% 15.94% 22.54% 0.00% i00.00% % of Total 24.41% 14.86% 21.46% 16.34% 22.93% 6.00% i00.00%	Gurrent Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 166 358 244 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 188 554 788 0 642 092 963 Current Balance (ZAR) Current Balance (ZAR)	0.00% 100 00% % of lotal 18.12% 14.07% 20.66% 18.10% 29.02% 0.00% 400.00% % of Total 17.43% 14.07% 20.45% 18.68% 29.37% 0.00% 400.00%	
	TOTA DEGINE TOTA DEGINE TOTA Most >	81 L 27(0) 34 Sange (%) 9 90 10 70 75 81 L 20(1) 36 Sange (%) 0 70 75 81 L 20(1) 36 Sange (%) 10 10 10 10 10 10 10 10 10 10 10 10 10	AS A	50 60 70 75 81 10000 50 60 70 75 61 100 50 60 70 75 61 100 50 60 70 75 61 100 60 70 75 61 100 60 70 70 75 60 60 70 70 75 81 100 60 60 70 70 70 70 70 70 70 70 70 70 70 70 70	No. of Loans No. of Loans 262 148 215 162 229 0 1 016 248 151 218 166 233 0 1 015 OLIVER LANCE OF LOANS No. of Loans No. of Loans 4 177 203	0.00% i00.00% % of Total 25.79% 24.16% 15.94% 22.54% 0.00% i00.00% *** of Total 24.41% 14.86% 21.46% 22.33% 0.00% 100.00% *** of Total 0.39% 4.50% 19.98%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 183 554 788 0 642 092 863 Current Balance (ZAR) 597 398 30 977 036 78 538 142	0.00% 100 00% % of lotal 18.12% 14.07% 20.68% 10.00% 100.00% % of Total 17.43% 14.07% 20.45% 18.68% 29.37% 0.00% 100.00% % of Total 20.45% 48.68% 49.37% 40.00% 40.00% 40.00%	
	TOTA LIVE TOTA Most	81 L Stange (%) 9 54 60 70 75 81 L Stange (%) 0 50 60 70 75 31 L	CE C	50 60 70 75 81 10000 02 00000 60 70 75 61 100 90 103 2 349 150 000 300 000 450 000 600 000	No. of Loans No. of Loans 262 148 215 162 229 0 1 016 No. of Loans 248 151 218 166 233 6 1 015 No. of Loans No. of Loans No. of Loans 241 217 203 211	0.00% i00.00%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 353 244 0 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 188 554 788 0 642 092 863 Current Balance (ZAR) 597 398 30 977 036 78 538 142 110 108 154	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% ** of Total 17,43% 14,07% 20,45% 18,68% 29,37% 0,00% 100,00% ** of Total 0,09% 4,82% 12,23% 17,15%	
	TOTA DESIGNATION TOTA DESIGNATION Most	81 L Range (%) 9 44 40 70 75 81 L 10160001 Recent Lo 150 000 300 000 600 000	APROXIDE	50 60 70 75 61 10000 60 70 75 61 10000 60 70 75 61 100 60 70 75 61 100 60 70 75 61 100 60 70 70 75 60 70 70 60 70 70 60 70 60 70 60 60 70 60 70 60 70 70 60 70 70 60 70 70 70 70 70 70 70 70 70 70 70 70 70	No. of Loans No. of Loans 262 148 215 162 229 0 1 016 No. of Loans 248 151 218 166 233 0 1 016 No. of Loans No. of Loans 4 127 203 211 175	0.00% i00.00%	Gurrent Balance (ZAR) 116 352 024 30 360 544 132 799 573 116 222 479 196 353 244 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 188 554 788 0 642 092 963 Current Balance (ZAR) 597 398 30 977 036 78 538 142 119 08 154 118 091 471	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% % of Total 17,43% 14,07% 20,45% 18,68% 29,37% 0,00% 100,00% % of Total 0,09% 4,82% 12,23% 17,15% 18,39%	
	TOTA DEGINE TOTA DEGINE TOTA Most S S S S S S S S S S S S S S S S S S S	81 L Range (%) 0 54 60 70 75 81 L 0 10 10 10 10 10 10 10 10	Service of the servic	50 60 70 75 81 1000 50 100 100 100 100 100 100 100 10	No. of Loans No. of Loans 222 148 216 162 229 0 1016 Part No. of Loans 248 151 218 166 233 0 1 015 No. of Loans 4 127 203 211 175 141	0.00% i00.00%	Gurrent Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 183 554 788 0 642 092 863 Current Balance (ZAR) 183 554 788 19 977 036 78 538 142 110 108 154 118 091 471 115 095 843	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% % of Total 17,43% 14,07% 20,45% 18,68% 29,37% 0,00% 100,00% % of Total 0,09% 4,82% 12,23% 17,15% 18,39% 17,93%	
	TOTA DESIGNATION TOTA DESIGNATION Most	81 L 20100133F Range (%) 9 90 10 70 75 81 L 20108664 Range (%) 10 10 10 10 10 10 10 10 10 10 10 10 10	AS A	50 60 70 75 81 10000 50 60 70 75 61 100 50 60 70 75 61 100 50 60 70 75 61 100 60 70 75 61 100 60 70 75 61 100 60 70 75 61 100 60 70 75 60 70 75 60 70 75 60 70 70 70 70 70 70 70 70 70 70 70 70 70	No. of Loans No. of Loans 262 149 215 162 229 0 1 016 248 151 218 166 233 0 1 015 No. of Loans No. of Loans 4 127 203 211 175 141 70	0.09% i00.00%	Gurrent Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 183 554 788 0 642 092 863 Current Balance (ZAR) 188 557 788 199 597 398 30 977 036 78 538 142 110 108 154 118 091 471 115 095 843 67 070 461	0.00% 100.00% % of lotal 18.12% 14.07% 20.68% 18.10% 29.02% 0.00% 100.00% % of Total 17.43% 14.07% 20.45% 18.68% 29.37% 0.00% 100.00% % of Total 17.15% 18.39% 17.15% 18.39% 17.93% 10.45%	
	TOTA LIVE TOTA Most	81 L Stange (%) 9 40 70 75 81 L Stange (%) 0 70 75 81 L Stange (%) 0 50 60 70 75 81 L Stange (%) 0 50 60 70 75 81 L		50 60 70 75 81 10000 50 60 70 75 61 100 000 150 000 300 000 450 000 900 000 1 500 000	No. of Loans No. of Loans 262 148 215 162 229 0 1 016 No. of Loans 248 151 218 166 233 6 1 015 No. of Loans No. of Loans 248 151 218 166 233 211 175 203 211 175 141 70 50	0.09% i00.00% i00.00% i00.00% i00.00% i25.79% i45.77% i21.16% i6.94% i22.54% i0.00% i00.00% i0	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 126 353 244 0 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 188 554 788 0 642 092 863 Current Balance (ZAR) 597 398 30 977 036 78 538 142 110 108 154 118 091 471 115 095 843 67 070 461 58 854 023	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% % of Total 17,43% 14,07% 20,45% 18,68% 29,37% 0,00% 100,00% % of Total 0,09% 4,82% 12,23% 17,15% 18,39% 17,93% 10,45% 9,17%	
	TOTA DESIGNATION TOTA DESIGNATION TOTA Most	81 L 20100133F Range (%) 9 90 10 70 75 81 L 20108664 Range (%) 10 10 10 10 10 10 10 10 10 10 10 10 10		50 60 70 75 81 10000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	No. of Loans No. of Loans 262 148 215 162 229 0 1 016 No. of Loans 248 151 218 166 233 0 1 015 No. of Loans 4 127 203 211 175 144 70 503	0.00% i00.00%	Gurrent Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 106 353 244 0 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 183 554 788 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 926 451 183 554 788 0 642 092 663	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% % of Total 17,43% 14,07% 20,45% 18,68% 29,37% 0,00% 100,00% % of Total 0,09% 12,23% 17,15% 18,39% 17,93% 10,45% 9,17% 4,33%	
	TOTA LIVE TOTA Most	81 L Stange (%) 9 40 70 75 81 L Stange (%) 0 70 75 81 L Stange (%) 0 50 60 70 75 81 L Stange (%) 0 50 60 70 75 81 L	AP A	50 60 70 75 81 10000 60 70 75 61 1000 50 60 70 75 61 100 50 60 70 75 61 100 50 60 70 75 61 100 90 90 90 90 90 90 90 90 90 90 90 90 9	No. of Loans No. of Loans 262 148 215 162 229 0 1 016 No. of Loans 248 151 218 166 233 6 1 015 No. of Loans No. of Loans 248 151 218 166 233 211 175 203 211 175 141 70 50	0.00% i00.00%	Gurrent Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 926 451 188 554 788 0 642 092 063 Current Balance (ZAR) 19 926 451 188 554 788 19 926 451 188 554 788 19 926 451 188 554 788 19 926 451 188 554 788 19 926 451 188 554 788 19 926 451 188 554 788 19 926 451 188 958 458 19 977 036 78 538 142 110 108 154 118 091 471 115 095 843 67 070 461 58 854 023 30 985 504 13 418 330	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 100,00% 100,00% % of Total 17,43% 14,07% 20,45% 18,68% 29,37% 0,00% 100,00% % of Total 0,09% 4,32% 17,15% 18,39% 17,93% 10,45% 9,17% 4,83% 2,03%	
	TOTA TOTA TOTA Most	81 L 91(0) 34 (4) (4) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	AB Am	50 60 70 75 81 10000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	No. of Loans No. of Loans 262 148 215 162 229 0 1 016 No. of Loans 248 151 218 166 233 0 1 015 No. of Loans 4 127 203 211 175 144 70 503	0.00% i00.00%	Gurrent Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 106 353 244 0 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 183 554 788 0 642 092 863 Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 926 451 183 554 788 0 642 092 663	0,00% 100 00% % of lotal 18,12% 14,07% 20,68% 18,10% 29,02% 0,00% 100,00% % of Total 17,43% 14,07% 20,45% 18,68% 29,37% 0,00% 100,00% % of Total 0,09% 12,23% 17,15% 18,39% 17,93% 10,45% 9,17% 4,33%	

Driginal Advance (Z		No. of Loans	% of Total	Current Balance (ZAR)	% of Tot
> 0 <=		6	0.59%	1 526 914 32 982 934	0,24 5.14
> 150,000 <=		131 201	12.69% 19.78%	78 025 12 0	12.15
> 300 000 <= > 450 000 <=		201	20.77%	110 299 169	17,18
> 450,000 <= > 600,000 <=		172	16.93%	116 244 894	18.10
> 750,000 <=		140	13.78%	314 329 112	17.81
> 900,000 <=		70	6.89%	67 070 461	10.45
> 1 000 000 <=		30	2.95%	28 918 803	4.50
a 1 250 000 7=		24	2:.06'%	31 511 934	4.91
> 1.500.000 4=	1.750.000	IJ	0.98%	16 31 6 67 9	2.54
≥ 1.750.000 <=	3 000 000	21	2 07%	44 866 943	6.99
OTAL		i 016	+60.0 0%	642 092 863	100.00
la double das	Spale dolla	alfie			
roperty value (ZAR	3)	No. of Loans	% of Total	Current Balance (ZAR)	% of Tot
> 0 <=	500 000		0.00%	28 544 184	4.45
> 500,000 <=	700 000	257	25.30%	65 (01 588	10 14
> 700 000 <=	800 000	106	10 43%.	50 371 217	7.84
> 800 000 <=	900.000	110	10.83%	59 526 486	9.27
> 900,000 <=		84	8.27%	47 454 064	7,39
> 1 000 000 <=		159	15.65%	112 692 422	17.59
> 1.250.000 <=		131	12.89%	103 565 487	16.10
> 1500 000 <=		55	5.41%	46 298 906	7.2
> 1750 000 <=		41	4,04%	38 863 527	6,05 3,56
> 2 000 000 <=		19	1.67%	22 858 137 17 332 291	2.70
> 2 250 000 <=		18 6	1.77% 0,59%	4 639 272	0.72
> 2 500 000 <= > 2 750 000 <=		7	0.69%	8 584 249	1.34
 2.750,000 <= 3.000,000 <= 		17	1.67%	28 214 836	4.39
> 3 500 000 <=		6	0.59%	8 046 197	1.25
OTAL	10 000 000	1 016	100,00%	642 092 863	100,00
दिस्यविभाषाम् १ ०० वर्षः	sang interest (3)				
riterest Maryin (%)	0.75	No. of Loans	% of Total	Current Balance (ZAR) 4 257 013	% of To 0 00
2.50 <=		9 42 9	0.89% 42.22%	226 720 429	35.31
> 2.70 <= > 2.90 <=		3	0.20%	956 988	0.19
> 2.50 <=		485	47.74%	350 913 409	54.6
2 3.30 s=			8.76%	58 295 469	9,0
	3 34 1 8 1				
		89 2	0.20%	949 556	0.4
		2 1 016			0.10 100, 0 0
> 3.60 <= OTAL	6,00	2 1 016	0.20%	949 556	
> 3.60 <= OTAL Jarrijoù)Lavelleien	6,00	2 1 016	0.20%	949 556	100,0
> 3.60 <= OTAL Istriptilia eddin	6,00	2 1 016 Kenishba 2 540	0.20%. 100.0 0 %	949 556 642 092 863	
> 3.60 <= OTAL Ignijātiji ar dilstiru Ionths Remaining	6,00 (3,000) (3,000) (3,000) (4,000) (2 1 016 Kenwinila (2244) No. of Loans	0 20% 100.0 6 % 200.00% % of Total	949 556 642 092 863 Current Balance (2AR)	100,00 % of To 0.0 9.0
> 3.60 <= OTAL Intel®UHardebra ionths Remaining > 0 <=	6.00 1.4 w. M.	2 1 016 Renietition President No, of Loans 0	0.00% 0.00% % of Total	949 556 642 092 863 Current Balance (2AR) 0 598 790 16 769 832	100,00 % of To 0.0 0.0 2.6
> 3.60 c= OTAL Istorbuling delection ionths Remaining > 0 d= > 60 c=	6.00 Es valconto: 33 E	2 1 016 Keniculton Pearins No. of Loans 0 3	0.20% 109.00% % of Total 0.00% 0.30%	949 556 642 092 863 Current Balance (ZAR) 0 558 790	100,00 % of Tc 0,00 0,00 2,6 0,4
> 3.60 <= OTAL Distributions detector fonths Permaining > 0 <= > 60 <= > 90 <=	6.00 6.00	2 1 016 	0.20% 100.00% % of Total 0.00% 0.30% 0.59% 1.67%	949 556 642 092 863 Current Balance (2AR) 0 598 790 16 769 831 3 002 347 8 625 322	100,06 % of To 0.00 2.6 0.4 1.3
> 3.60 <= OTAL	6,00 6,00	2 1 016 Econolido (21510) No. of Loans 0 3 3 6 6 17 3	0.20% 100.00% % of Total 0.00% 0.30% 0.55% 1.67% 0.30%	949 556 642 092 863 Current Balance (2AR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683	100,06 % of Tc 0.00 9.0: 2.6 0.4 1.3 0.5
3,60	6.00 6.00 6.00 6.00 6.00 1.20 1.50 1.80 1.80 2.40 2.40	2 1 016 Keniculto 2 250 No. of Leans 0 3 31 6 17 3 917	6 20% 100.00% % of Total 0.60% 0.50% 0.59% 1.67% 0.30% 0.30%	948 556 642 092 863 Current Balance (2AR) 0 508 790 16 769 832 3 002 347 8 625 322 3 179 683 580 961 473	% of To 0.0 0.0 2.6 0.4 1.3 0.5 90.4
3.60	6,00 6,00 6,00 6,00 1,20 1,50 1,80 1,80 1,80 2,10 2,10 2,40 2,40 2,40 2,60	2 1 016 Econolition (2) 5 10 (2) No. of Loans 0 3 3 31 6 17 3 917 0	6 20% 100.00% % of Total 0,00%, 0.30%, 3.05% 0.59% 1,67%, 0,20%, 90.26% 0.00%	949 556 642 092 863 Current Balance (2AR) 0 508 790 16 769 832 3 002 347 8 625 322 3 179 683 580 961 473 0	% of Tc 0.0 0.0 2.6 0.4 1.3 0.5 90.4 0.0
3,60	6,00 6,00 6,00 6,00 1,20 1,50 1,80 2,10 2,20	2 1 016 Constitute parates No. of Loans 0 31 6 17 3 917 0 2	0.20% 100.00% % of Total 0.00% 0.00% 3.65% 0.59% 1.67% 0.20% 96.26% 0.00%	949 556 642 092 863 Current Balance (2AR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972	% of To 0.0 9.0 2.6 0.4 1.3 0.5 90.4 0.0
3,60 CTAL	6,00 6,00 6,00 6,00 1,20 1,50 1,80 1,80 2,40 2,40 2,20 2,20 2,70	2 1 016 Somewharp 1570 No. of Leans 0 31 6 17 3 917 0 2	0.20% 100.00% % of Total 0.60% 0.30% 0.59% 1.67% 0.20% 0.20% 0.20% 0.20%	949 556 642 092 863 Current Balance (2AR)	% of To 0.0 0.0 2.6 0.4 1.3 0.5 90.4 0.0 4.4 0.0
> 3.60 <= OTAL September September	6,00 6,00 6,00 1,20 1,20 1,50 1,80 2,10 2,20	2 1 016 ECHARDID PARTIES No. of Loans 0 31 6 17 31 917 0 2 37 1 016	0.20% 100.00% % of Total 0.00% 0.00% 3.65% 0.59% 1.67% 0.20% 96.26% 0.00%	949 556 642 092 863 Current Balance (2AR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972	% of Tc 0.0 0.0 2.6 0.4 1.3 0.5 90.4 0.0 4.4
3,60	6,00 6,00 6,00 6,00 6,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00 7,00	2 1 016 Constitute parame No. of Loans 0 31 6 17 3 917 0 2 37 1 016	0.20%; 100.00% % of Total	949 556 642 092 863 Current Balance (2AR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 961 473 0 2 967 972 26 007 443 642 092 863	% of TC 0.00 9.00 2.6 0.4 1.3 0.5 90.4 4.0 100.00
3,60	6,00 6,00 6,00 9,0 120 180 180 240 240 2270 360	2 1 016 Formulator prisms No. of Leans 0 31 6 17 3 917 0 2 37 1 016 No. of Leans	0.20% 100.00% % of Total 0.60% 0.30% 0.59% 1.67% 0.20% 0.20% 0.20% 0.20% 3.64% 100.00%	949 556 642 092 863 Current Balance (2AR)	% of TC 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0
3,60	6.00 Wall 2010 Signature	2 1 016 Kontentio (2 2 30) No. of Loans 0 3 16 17 3 917 0 2 37 1 016 No. of Loans 1 005	0 20% 100.00% % of Total 0.00% 0.30% 0.59% 1.67% 0.20% 0.00% 0.20% 3.64% 100.00% 4.67% 0.20% 3.64% 100.00%	948 556 642 092 863 Current Balance (2AR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 961 473 0 2 967 972 26 007 443 642 092 663 Current Balance (ZAR) 636 253 377	100,00 % of Tc 0.0 0.0 2.6 0.4 1.3 0.5 90.4 0.0 100.0
3,60	6,00 SWSHODID SWS	2 1 016 Equation 21-30 No. of Loans 0 331 6 17 3917 0 2 37 1 016 No. of Loans 1 005 5	0 20% 100.00% % of Total 0.00% 0.30% 0.55% 1.67% 0.20% 0.00% 0.20% 3.64% 400.00% % of Total 98.92% 0.49%	949 556 642 092 863 Current Balance (2AR) 508 790 16 769 832 3 002 347 8 625 322 3 179 683 580 961 473 0 2 967 972 26 007 443 642 092 863 Current Balance (2AR) 636 253 377 2 146 610	100.0 % of Te 0.0 0.0 0.0 2.6 0.4 1.3 0.5 90.4 0.0 0.4 4.0 100.0 % of Te 99.0 0.3
3,60	6,00 SavShooth	2 1 016 Constitute parameter parame	0.20% 100.00% % of Total 0.00% 0.50% 0.59% 1.67% 0.20% 0.00% 0.20% 3.64% 100.00% % of Total 98.92% 0.49%	949 556 642 092 863 Current Balance (2AR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 963 Current Balance (ZAR) 636 253 377 2 146 810	% of Te 99.00
3,60	6,00 3	2 1 016 Econolida (2157) No. of Leans 0 31 6 17 3 917 0 2 37 1 016 No. of Leans 1 005 5 0 0 0	0.20% 100.00% % of Total 0.60% 0.50% 0.59% 1.67% 0.20% 0.20% 0.20% 3.64% 100.00% % of Total 98.92% 0.49% 0.00% 0.00%	949 556 642 092 863 Current Balance (2AR)	% of Te 99.0
3,60	6,00 6,00	2 1 016 Econolido (2157) No. of Loans 0 3 16 17 3 917 0 2 37 1 016 No. of Loans 1 005 5 0 0 0	0.20%. 100.00% % of Total 0.60% 0.30% 0.59% 1.67% 0.20% 0.20% 0.20% 3.64% 100.00% % of Total 98.92% 0.49% 0.00% 0.00% 0.00%	949 556 642 092 863 Current Balance (2AR)	% of Tc 99.0
3,60	6,00 6,00	2 1 016 Kontentio P 310 No. of Loans 0 3 16 17 3 917 0 2 37 1 016 No. of Loans 1 005 5 0 0 0 0	0 20%. 100.00% % of Total 0.00% 0.59% 1.67% 0.20% 0.26% 0.20% 3.64% 100.00% 4 of Total 98.92% 0.49% 0.00% 0.00% 0.00% 0.00%	948 556 642 092 863 Current Balance (2AR)	% of TC 99.0 0.3 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0
3,60	6,00 6,00	2 1 016 ECHARDIO PATAIN No. of Loans 0 3 31 6 17 3917 00 22 37 1 016 ECHARDIO PATAIN No. of Loans 1 005 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.20%. 100.00% % of Total 0.60% 0.59% 1.67% 0.30% 0.00% 0.20% 3.64% 100.00% 4.67% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	949 556 642 092 863 Current Balance (2AR) 558 790 16 769 832 3 002 347 8 625 322 3 179 683 680 961 473 0 2 967 972 26 007 443 642 092 063 Current Balance (ZAR) 636 253 377 2 146 810 0 0 0 0 0 0 0	% of Tc 990 0.3 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.
3,60	6,00 6,00	2 1 016 Kontentio P 310 No. of Loans 0 3 16 17 3 917 0 2 37 1 016 No. of Loans 1 005 5 0 0 0 0	0 20%. 100.00% % of Total 0.00% 0.59% 1.67% 0.20% 0.26% 0.20% 3.64% 100.00% 4 of Total 98.92% 0.49% 0.00% 0.00% 0.00% 0.00%	948 556 642 092 863 Current Balance (2AR)	% of Tc 99.0 0.3 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0

Owner Occupied 897 86.29% Non-Owner Occupied 119 11,71% TOTAL 1 015 100.00%	546 778 628 65.16 95 314 236 14.84 0 0,000 642 992 863 100.00 642 992 863 100.00 Frent Balance (ZAR) % of To 569 721 792 88 77 72 371 071 11.27 642 992 863 100.00 Frent Balance (ZAR) % of To 199 952 862 62.28 199 952 862 62.28 199 952 862 100.00 Frent Balance (ZAR) % of To 199 952 862 62.28 100.00 Frent Balance (ZAR) % of To 199 952 862 62.28 100.00 Frent Balance (ZAR) % of To 199 952 863 100.00 Frent Balance (ZAR) % of To 199 952 863 100.00 Frent Balance (ZAR) % of To 199 952 863 100.00 Frent Balance (ZAR) % of To 199 952 863 100.00 Frent Balance (ZAR) % of To 199 952 863 100.00 Frent Balance (ZAR) % of To 199 952 863 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 952 953 100.00 Frent Balance (ZAR) % of To 199 952 952 953 100.00 Frent Balance (ZAR) % of To 199 952 952 953 100.00 Frent Balance (ZAR) % of To 199 952 952 953 100.00 Frent Balance (ZAR) % of To 199 952 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952 953 100.00 Frent Balance (ZAR) % of To 199 952
Distribution of Logics Dy Service Switch 1016 100,00% 10	0 0,00 642 092 863 100,00 Frent Balance (ZAR)
POTAL 1 016 100,00%	rrent Balance (ZAR) % of To 569 721 792 88 77 72 371 071 11.27 642 092 863 100.00 rrent Ealance (ZAR) % of To 39 952 562 62.28 57 461 136 8.99 184 679 164 23.76 642 092 863 100.00 rrent Balance (ZAR) % of To 45 128 947 469 45.00 45 138 146 7.00 15 012 293 2.36 107 088 939 16.66 30 379 257 4.75
Designation of Loans Section Page	rrent Balance (ZAR)
Occupancy Type	72 371 071 11.27 642 092 863 100.00 rrent Esiance (ZAR) % of To 399 952 562 62.28 57 461 134 8.99 184 679 164 29.76 642 092 863 100.00 rrent Balance (ZAR) % of To 288 947 469 45.00 45 138 146 7.00 15 012 293 2.36 107 088 939 16.66 30 379 257 4.75
Owner Occupied 897 88.29% No. Of Non-Owner Occupied 119 11.71% 10.00%	72 371 071 11.27 642 092 863 100.00 rrent Esiance (ZAR) % of To 399 952 562 62.28 57 461 134 8.99 184 679 164 29.76 642 092 863 100.00 rrent Balance (ZAR) % of To 288 947 469 45.00 45 138 146 7.00 15 012 293 2.36 107 088 939 16.66 30 379 257 4.75
Non-Owner Occupied 119	72 371 071 11.27 642 092 863 100.00 rrent Estance (ZAR) % of To
Coral	rrent Balance (ZAR)
Loan Purpose No. of Loans % of Total Cu	rrent Balance (ZAR) % of To 199 952 562 62.26 57 461 136 8.95 184 679 164 25.76 642 092 863 100.00 rrent Balance (ZAR) % of To 288 947 469 45.00 45 138 146 7.00 15 012 293 2.34 107 088 939 16.66 30 379 257 4.75
Loan Purpose No. of Loans % of Fotal Cut	199 952 562 62.26 57 461 136 8.95 184 679 164 26,77 642 092 863 100.00 Frent Balance (ZAR) % of To 288 947 466 45.00 45 138 146 7.00 15 012 293 2.34 107 088 939 16.66 30 379 257 4.73
New Purchase 615 60 53% Refinance 116 11.42% 5 witch 285 28.05% TOTAL 1.018 100.00%	199 952 562 62.26 57 461 136 8.95 184 679 164 26,77 642 092 863 100.00 Frent Balance (ZAR) % of To 288 947 466 45.00 45 138 146 7.00 15 012 293 2.34 107 088 939 16.66 30 379 257 4.73
New Purchase 615 60 53% Retinance 116 11.42% 5	57 461 19f 8.95 184 679 164 28,76 642 092 863 100,00 rrent Balance (ZAR)
285 28 05% 101AL 101B 100,00%	184 679 164 28.76 642 092 863 100.00 rrent Balance (ZAR) % of To 288 947 469 45.00 45 138 146 7.00 15 012 293 2.38 107 088 939 16.66 30 379 257 4.73
TOTAL 1 018 100,00%	rrent Balance (ZAR)
Region No. of Loans % of Yotal Cu	rrent Balance (ZAR)
Region No. of Loans % of Yotal Cu Gauteng 436 42.91% 42.91% Eastern Cape 80 7.87% 7.87% Free State 29 2.85% 4.53% EwaZutu-natal 180 17.72% 1.72% Inpurrelanga 46 4.53% 4.53% Northword 12 1.18% 1.18% Limpopo 6 0.59% 4.53% 4.781% TOTAL 1.016 100.00% 4.781% 4.781% 4.781% TOTAL 1.016 100.00% 4.000% <td>288 947 469 45.00 45 138 146 7.03 15 012 293 2.34 107 088 939 16.68 30 379 257 4.73</td>	288 947 469 45.00 45 138 146 7.03 15 012 293 2.34 107 088 939 16.68 30 379 257 4.73
Gauteng	288 947 469 45.00 45 138 146 7.03 15 012 293 2.34 107 088 939 16.68 30 379 257 4.73
Gauteng 436 42,91% Eastern Cape 80 7,87% Free State 29 2,85% EwaZuki-natal 180 17,72% Mpumatanga 46 4,53% North West 46 4,53% Northern Cape 12 1,18% Limpopo 6 0,59% Western Cape 181 17,81% TOTAL 1 016 100,00% DISTRIBUTE TO J Cape 19 ≥ 0 <= 10 224 22,05% ≥ 10 <= 15 260 25,59% ≥ 15 <= 20 235 23,23% ≥ 20 <= 25 204 20,08% > 25 <= 40 92 9,06% Free State 42,91% Assistant Cape 180 17,72% Assistant Cape 180 17,81% Assistant Cape 180 180,00% Assistant Cape 180 180,00% Assistant Cape 180 180,00% Assistant Cape 180 24 22,05% Assistant Cape 26 26 26 26 20 Assistant Cape 27 28 29 Assistant Cape 28 29 As	45 138 146 7.00 15 012 293 2.34 107 086 939 16.68 30 379 257 4.75
Free State 29 2.85%	15 012 293 2.36 107 086 939 16.68 30 379 257 4.73
EvaZulu-natal 180 17.72%	107 088 939 16,68 30 379 257 4.73
Dipumstanga 46 4.53% Horth West 46 4.53% Horth West 46 4.53% Horth West 46 4.53% Horthern Cape 12 1.18% Limpopo 6 0.59% Western Cape 181 17.81% TOTAL 1.016 1.00,00% DISUBBIEND ASERS by Correndation	30 379 257 4.7
North West	
Northern Cape	
Company Comp	19 176 270 2.99
Western Cape	7 051 062 1.10
TOTAL 1 016 100.00%	3 640 550 0.5
Distribution Leans by Gurran 231	125 658 878 19.5 642 092 863 100.00
PTI Range (%) No. of Loans % of Total Cu > 0 <= 10 224 22.05% > 10 <= 15 260 25.59% > 15 <= 20 236 23.23% > 20 <= 26 204 20.08% > 25 <= 40 92 9.06%	042 092 883 100.00
> 0 = 10 224 22,06% > 10 = 15 260 25,59% > 15 = 20 235 23,23% > 20 = 26 204 20,08% > 25 = 40 92 9,06%	
> 10 <=	rrent Balance (ZAR) % of To
> 15 <= 20 235 23.23% > 20 <= 26 204 20.08% > 25 <= 40 92 9.06%	100 351 618 15.69
> 20 <= 25 204 20.08% > 25 <= 40 92 9.06%	146 681 231 22.8
> 25 <= 40 92 906%	159 275 902 24.8
	159 816 852 24,8
	75 967 261 11.8
TOTAL 1 016 100,00%	642 092 863 100.00
stardiougua of teatus lov Gredit 200	
t it tulisje (in)	whether the state of the state
⇒ (i <= 10 221 21.75%	irrent Balarica (ZAR) % of To
> 10 <= 15 260 25.59%	100 228 032 15.6
o 15 <= 20 239 23.52%	100 226 032 15.6 146 182 111 22.7
⇒ 20 <= 25 208 19,88%	100 226 032 15.6 146 (82 111 22.7 160 125 729 24.9
> 25 <= 3; 94 9,25%; TOTAL 1016 100.00%	100 226 032 15.6 146 182 111 22.7