

# 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 ZAR40 000 000 Class C 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 C 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 40 000 000
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 B 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	
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
	ATING RATE NOTES	
FLC	ATING RATE NOTES	
31.		The 21st day of February, May, August and November of each calendar year. The first Interest Payment Date shall be 21 November 2015
31.		November of each calendar year. The first Interest Payment Date shall be 21
31.	Interest Payment Date(s)	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
31.	Interest Payment Date(s)  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
31. 32.	Interest Payment Date(s)  Interest Period(s)  Manner in which the Rate of Interest is to be determined  Margin/Spread for the Coupon 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  2.90% per annum to be added to the
<ul><li>31.</li><li>32.</li><li>33.</li><li>34.</li></ul>	Interest Payment Date(s)  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  2.90% per annum to be added to the relevant Reference Rate  2.90% per annum to be added to the

(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 21<sup>st</sup> day of February, May, August and November of each calendar year. The first Rate Determination Date shall be 21 August 2015

(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)

ZAG000129149

44. Stock Code

TH13C1

45.	Financial Exchange	JSE Lin	mited
46.	Dealer(s)	SBSA	
47.	Method of distribution	Auctio	n
48.	Rating assigned to this Tranche of Notes (if any)	BBB-(	zaf) with effect from the Issue Date
49.	Date of issue of current Rating	28 Au	gust 2015
50.	Date of next expected Rating review	27 Au	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 Ma and 1	eriods 17 February to 21 February, y to 21 May, 17 August to 21 August 7 November to 21 November of each lar year
55.	Calculation Agent, if not the Servicer	SA Ho	me Loans (Pty) Ltd
56.	Specified Office of the Calculation Agent	Per th	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 of	excluding this Tranche of Notes and ther Tranche(s) of Notes to be issued a Issue Date
61.	Aggregate Principal Amount of the Class A1 Notes, Class A2 Notes, Class A3 Notes, Class A4 Notes, Class B Notes and Class D Notes to be issued	ZAR60	02 000 000
	simultaneously with this Tranche		
62,	simultaneously with this Tranche Reserve Fund Required Amount	(a)	on the Issue Date ZAR16 050 000;
62,	·	(a) (b)	on the Issue Date ZAR16 050 000; 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;

Final Redemption Date the greater of (i) the Reserve Fund Required the immediately Amount on preceding Interest Payment Date less the Principal Deficiency on the immediately preceding Interest Payment Date; (ii) 2.50% of the aggregate Principal Balance of the Home Loan Pool on the Determination Date immediately preceding the applicable Interest Payment Date from time to time; and (iii) 0.15% of the aggregate Principal Amount Outstanding of the Notes as at the last Issue Date in the Tap Issue Period; and

the Final Redemption Date, zero (d)

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

- Further information with regards to (a) the Home Loan Pool please refer to http://www.sahomeloans.com/AboutUs/Bus inessPartners.aspx
- 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 WAL - 5 year call	10.00%
WAL - 5 year call	5.00
WAL - no call	11.85
'Last Cash Flow - no call	
CPR	12,50%
WAL - 5 year call	5.00
WAL - no call	10.81
Last Cash Flow - no call	20.50
Please see the Program	nme Memorandur
for the assumptions in	n respect of th

m for the assumptions in respect 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 atth	nis <u>II</u>	day of August 2015.
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For and on behalf of THE THEKWINI FUND 13 (RF) LIMITED (ISSUER)

Name: DANO TOWICK Name:

Capacity: Director who warrants his/her authority hereto

Capacity: Director who warrants his/her authority hereto

# REPORT OF THE INDEPENDENT AUDITORS - SEE APPENDIX "A"

POOL DATA - SEE APPENDIX "B"

Application is hereby made to list this Tranche of the Notes on the Interest Rate Market of the JSE, as from 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 JOHANNESBARG this 25 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: Livik (A) 177

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**

aol Summar	<u>.</u>			p		, v	leighted Average	Minimum	Maximur
ate of Pool	Cut			3.4.62					19 August 201
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lumber of La			balance	∌a)			1 016	1.0051	0.750.000
Original Loan						•	642 549	146 054	2 750 000
Current Loan			l. negatir	ve balances)			631 981	93 601 147 505	2 746 346 2 746 346
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arrent LTV ( ammitted L'							64.24%	5 45%	79.93
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rrears 1 - 2 rrears 2 - 3							0	0.00%	0.00
rroars 2 - 3 rrears 3 - 6							0	0.00%	00.0
rrears 5 - 6 rrears 6 - 12							0	0,00%	0.00
rrears > 12							0	0.00%	0.00
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	TOTAL TOTAL TOTAL	81 30 (%) 50 50 70 75 81 31 30 50 50 50 50 50 70 75 81		50 60 70 75 81 10000	No. of Loans 262 148 275 162 229 0 1 016  No. of Loans 248 151 248 166 233 0	0.00% 100.00% % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100,00% % of Total 24.41% 14.86% 21.46% 21.46% 22.93% 0.00%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 992 863  Current Balance (ZAR) 11 1 97 705 90 360 536 131 334 384 119 925 451 189 554 788 0	0.00% 100.00% % of Total 18.12% 14.07% 20.66% 13.10% 29.02% 0.00% 100,00% 4 of Total 17.42% 14.07% 20.45% 18.68% 29.37% 0.00%	
	TOTAL TOTAL	81 0.600892 ange (%) 50 70 76 81         		50 60 70 75 81 10000 50 60 70 75 81 10000	No. of Loans 262 148 215 162 229 0 1 016  No. of Loans 248 151 248 166 233 0 1 016	0.00% 100.00% % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00% % of Total 24.81% 14.86% 21.46% 21.46% 22.93%	Current Balance (ZAR) 116 352 024 90 360 644 132 799 573 116 222 479 186 358 244 0 642 092 863  Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 189 554 788	0.00% 100.00% % of Total 18.12% 14.07% 20.66% 18.10% 29.02% 0.00% 100.00% 3.4 of Total 17.43% 14.07% 20.45% 18.68% 29.37%	
	TOTAL TOTAL	81 0.600892 ange (%) 50 70 76 81         		50 60 70 75 81 10000 50 60 70 75 81 10000	No. of Loans 262 148 275 162 229 0 1 016  No. of Loans 248 151 248 166 233 0	0.00% 100.00% % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100,00% % of Total 24.41% 14.86% 21.46% 21.46% 22.93% 0.00%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 992 863  Current Balance (ZAR) 11 1 97 705 90 360 536 131 334 384 119 925 451 189 554 788 0	0.00% 100.00% % of Total 18.12% 14.07% 20.66% 13.10% 29.02% 0.00% 100,00% 4 of Total 17.42% 14.07% 20.45% 18.68% 29.37% 0.00%	
	TOTAL  TOTAL  TOTAL  Most 6	81 2000 (%) 50 50 70 76 81 1000 (%) 50 100 77 70 70 70 75 81 81	San Am	50 60 70 75 81 10003 50 60 70 75 60 70 75 81 100	No. of Loans 262 148 215 162 229 0 1 016  No. of Loans 248 151 248 166 233 0 1 016  Otherwise Communication of Loans 248 151 248 166 233 0 1 016	0.00% 100.00% % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 160.00% % of Total 24.41% 14.86% 21.46% 22.93% 0.00%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 992 863  Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 169 554 788 0 642 092 863  Current Balance (ZAR)	0.00% 100.00% % of Total 18.12% 14.07% 20.66% 13.10% 29.02% 0.00% 100.00% % of Total 17.42% 14.07% 20.45% 18.68% 29.09%	
	TOTAL  TOTAL  TOTAL  MOSL F	81 ange (%) 50 50 70 75 81 Montal ange (%) 50 60 70 75 81 80 80 80 80 80 80 80 80 80 80	SEDER	50 60 70 75 81 10000 50 60 70 75 81 1000 50 60 70 75 81 100	No. of Loans 262 148 215 162 229 0 1 016  No. of Loans 248 151 218 166 233 0 1 016  A total Opening No. of Loans 4	0.00% 100.00% 100.00% % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.90% % of Total 24.41% 14.86% 21.46% 16.34% 22.93% 0.00% 100.00%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 992 863  Current Balance (ZAR) 11 1917 705 90 360 536 131 334 384 119 925 471 189 554 788 0 642 992 863	0.00% 100.00%	
	TOTAL DISTRICT LTV Re TOTAL DISTRICT MOST F	81 0.600892 ange (%) 50 70 76 81       	SECOND CONTRACTOR CONT	50 60 70 75 81 1000 50 60 70 75 81 100 50 60 70 75 81 100 50 60 70 75 81 100 50 60 60 60 60 60 60 60 60 60 60 60 60 60	No. of Loans  262 148 215 162 229 0 1 016  No. of Loans 248 151 248 165 233 0 1 016  No. of Loans 1 016	0.00% 100.00% 100.00%  % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00%  % of Total 24.41% 14.86% 21.46% 16.34% 22.93% 0.00% 100.00%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 90 642 992 863  Current Balance (ZAR) 111 (2177) 90 360 536 131 334 384 119 925 451 189 554 788 90 642 992 863  Current Balance (ZAR) 507 398 30 977 036	0.00% 100.00%  % of Total 18.12% 14.97% 20.66% 13.10% 29.92% 0.00% 100.00%  % of Total 17.43% 14.07% 20.45% 18.68% 29.37% 0.00% 100.00%  % of Total	
	TOTAL DAGE LTV Re TOTAL DAGE MOST F	81 ange (%) 50 70 75 51 41 41 41 50 50 50 70 75 51 50 60 70 75 81 60 70 75 81 60 70 75 81 60 70 70 75 81 60 70 70 75 81 60 70 70 70 70 70 70 70 70 70 7	See 10 5	50 60 70 75 81 10000 05 200018/05 50 60 70 75 81 100	No. of Loans  262 148 215 162 229 0 1 016  No. of Loans 248 151 218 166 233 0 1 016  1 016  No. of Loans 4 101 No. of Loans	0.00% 100.00%  % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00%  % of Total 24.81% 14.86% 21.46% 22.93% 0.00% 100.00%  % of fotal 0.39% 12.50% 19.38%	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 90 360 536 131 304 384 119 925 451 189 554 788 0 642 092 863  Current Balance (ZAR) 90 360 536 91 300 536 92 363	0.00% 100.00% % of Total 18.12% 14.07% 29.02% 0.00% 100.00% % of Total 17.43% 14.07% 20.45% 18.68% 29.37% 0.00% 100.00% % of Total	
	TOTAL  TOTAL  Most F  S  S  S  S  S  S  S  S  S  S  S  S  S	81 3nge (%) 50 50 70 75 81 31 30 50 60 70 75 81 80 80 80 80 90 90 90 90 90 90 90 90 90 9		50 60 70 75 81 10003 50 60 70 75 81 100 50 60 70 75 81 100 50 60 70 75 81 100 50 60 60 000 600 000 600 000	No. of Loans  262 148 275 162 229 0 1 016  No. of Loans 248 151 248 166 233 0 1 016  No. of Loans 4 127 203 211	0.00% 100.00% 100.00%  % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00%  % of Total 24.41% 14.86% 21.46% 21.46% 16.34% 22.99% 100.00%  % of fotal 0.39% 12.50% 19.98% 20.77%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 992 863  Current Balance (ZAR) 11 1 97 705 90 360 536 131 334 384 119 925 451 189 554 788 0 642 092 863  Current Balance (ZAR) 507 398 30 977 036 78 558 142 110 108 154	0.00% 100.00%	
	TOTAL  TOTAL  Most 6	81 000000 00000000000000000000000000000	STATE   STAT	50 60 70 75 81 10000 50 60 70 75 60 70 75 81 100 9000 450 000 450 000 600 000 750 000	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 4 127 203 211 175	0.00% 100.00% 100.00%  % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00%  % of Total 24.41% 14.86% 21.46% 16.34% 22.93% 0.00% 100.00%  % of lotal 0.39% 12.50% 19.98% 20.77% 17.22%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 0 642 992 863  Current Balance (ZAR) 11 1917 705 90 360 536 131 334 384 119 925 461 189 554 788 0 842 092 863  Current Balance (ZAR) 189 554 788 189 557 398 30 977 036 38 538 142 110 108 154 118 091 471	0.00% 100.00%	
	TOTAL  OR OF TOTAL  MOST 6	81 0000898 ange (%) 50 50 70 75 81 4000898 ange (%) 50 60 75 81 80cont L. 0 150 00 300 00 450 00 750 00 750 00	SECTION   SECT	50 60 70 75 81 10000  50 60 70 75 81 10000  50 60 70 75 81 100  50 60 70 75 81 100  60 70 75 81 100  60 70 75 81 100  60 70 75 81 100  60 70 70 75 81 100  60 70 70 75 81 100  60 70 70 75 81 100  60 70 70 70 70 70 70 70 70 70 70 70 70 70	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 4 127 203 211 175 141	0.00% 100.00% 100.00%  % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.90%  % of Total 24.41% 14.86% 21.46% 16.34% 22.93% 0.00% 100.00%  % of fotal 0.39% 12.50% 19.98% 20.77% 17.22% 13.88%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 992 863  Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 189 554 788 0 642 992 863  Current Balance (ZAR) 597 398 30 977 036 78 558 142 110 108 154 118 091 471 115 095 843	0.00% 100.00%	
	TOTAL  TOTAL  Most F	81 ange (%) 50 70 75 81 41(ange) 45 50 50 60 70 75 81 45 60 60 90 90 90 90 90 90 90 90 90 9	STEEL   STEE	50 60 70 75 81 10000 07 50 60 70 75 81 100 0000 (ZAR) 150 000 350 000 450 000 600 000 750 000 750 000	No. of Loans  262 148 215 162 229 0 1 016  No. of Loans  248 151 218 166 233 0 1 016  UL Fresh Opinions  4 17 203 211 175 141 70	0.00% 100.00% 100.00%  % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00%  % of Total 24.81% 14.86% 21.46% 21.93% 0.00% 100.00%  % of fotal 0.39% 12.50% 19.98% 20.77% 17.22% 13.86% 6.89%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 642 992 863  Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 189 554 788 0 642 092 863  Current Balance (ZAR) 110 108 154 118 091 471 115 095 843 67 070 461	0.00% 100.00%  % of Total 18.12% 14.07% 20.66% 13.10% 29.02% 0.00% 100.00%  % of Total 17.43% 14.07% 20.45% 18.68% 29.37% 0.00% 100.06%  % of Total 0.09% 4 82% 12.23% 17.15% 18.39% 17.93% 10.45%	
	TOTAL  TOTAL  Most F  S  S  S  S  S  S  S  S  S  S  S  S  S	81 30 (%) 50 50 70 75 81 30 50 60 70 75 81 10 (%) 50 60 60 60 60 60 60 60 60 60 6		50 60 70 75 81 10003  50 60 70 75 81 10003  60 70 75 81 100  60 70 75 81 100  60 60 70 75 60 70 75 81 100  60 60 70 75 60 70 75 81 100  60 60 60 60 60 60 60 60 60 60 60 60	No. of Loans  262 148 275 162 229 0 1 016  No. of Loans  248 151 248 166 233 0 1 016  No. of Loans 4 127 203 211 175 141 70 53	0.00% 100.00% 100.00%  % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00%  % of fotal 24.41% 14.86% 21.46% 22.93% 0.00% 100.00%  % of fotal 0.38% 12.50% 19.98% 20.77% 17.22% 13.88% 6.89% 5.22%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 00 642 092 863  Current Balance (ZAR) 111 017 705 90 360 536 131 334 384 119 925 451 189 554 788 0 642 092 863  Current Balance (ZAR) 597 398 30 977 036 78 558 142 110 108 154 118 091 471 115 095 843 67 070 461 58 854 021	0.00% 100.00%	
	TOTAL  TOTAL  TOTAL  Most 6	81	0 <= 0 <= 0 <= 0 <= 0 <= 0 <= 0 <= 0 <=	50 60 70 75 81 10003  50 60 70 75 81 10003  50 60 70 75 81 100  50 60 70 75 81 100  150 000 1500 000 2000 000 2000 000	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 4 127 203 211 175 141 70 53 18	0.00% 100.00% 100.00%  % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00%  % of Total 24.41% 14.86% 21.46% 22.93% 0.00% 100.00%  % of [otal 0.39% 12.50% 19.98% 20.77% 17.22% 13.88% 6.89% 5.22% 1.77%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 60 642 992 863  Current Balance (ZAR) 11 1 97 705 90 360 536 131 334 384 119 925 451 169 554 788 642 092 863  Current Balance (ZAR) 597 398 30 977 936 78 538 142 110 108 154 118 091 471 115 995 843 67 070 461 58 854 021 30 985 504	0.00% 100.00%	
	TOTAL  TOTAL  MOST F  S  S  S  S  S  S  S  S  S  S  S  S  S	81 30 (%) 50 50 70 75 81 30 50 60 70 75 81 10 (%) 50 60 60 60 60 60 60 60 60 60 6	15   15   15   15   15   15   15   15	50 60 70 75 81 10003  50 60 70 75 81 10003  60 70 75 81 100  60 70 75 81 100  60 60 70 75 60 70 75 81 100  60 60 70 75 60 70 75 81 100  60 60 60 60 60 60 60 60 60 60 60 60	No. of Loans  262 148 275 162 229 0 1 016  No. of Loans  248 151 248 166 233 0 1 016  No. of Loans 4 127 203 211 175 141 70 53	0.00% 100.00% 100.00%  % of fotal 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00%  % of fotal 24.41% 14.86% 21.46% 22.93% 0.00% 100.00%  % of fotal 0.38% 12.50% 19.98% 20.77% 17.22% 13.88% 6.89% 5.22%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 00 642 092 863  Current Balance (ZAR) 111 017 705 90 360 536 131 334 384 119 925 451 189 554 788 0 642 092 863  Current Balance (ZAR) 597 398 30 977 036 78 558 142 110 108 154 118 091 471 115 095 843 67 070 461 58 854 021	0.00% 100.00%	

2 3	: POCONO - 1- or development of them 1- o- vicini-					
Origi	inal Advance (ZAR)		No, of Loans	% of Total	Current Balance (ZAR)	% of Total
39	<) <=	150 000	6	0.59%	1 526 914	0.24%
Çe.	150 000 - <=	300 000	131	12.89%	32 982 834	5.14%
2	300 000 <=	450 000	201	19.78%	78 025 120	12.15%
26	450 000 <=	600 000	211	20.77%	110 299 169	17,18% 18.10%
>	600 000 <=	750 000	172	16,93%	116 244 894 114 329 112	17.81%
>	750 000 <=	900 000	140 70	13.78% 6.89%	67 070 461	10,45%
>	900 000 <= 1 000 000 <=	1 000 000 1 250 000	30	2.95%	20 918 803	4.50%
>	1 250 000 <=	1 500 000	24	2.36%	31 511 934	4.91%
>	1 500 000 <=	1 750 000	10	0.98%	16 316 679	2.54%
>	1 750 000 <=	3 000 000	21	2.07%	44 866 943	6.99%
TOTA	and the second second second		1 016	100.00%	642 092 863	100,00%
(a)13(i)	datalah sagarah da	Makosetty)	aliun)			
Prop	erty value (ZAR)		No, of Loans	% of lotal	Current Balance (ZAR)	% of Total
"	() <=	500 000		0.00%	28 544 184	4.45%
2-	Sal() ()(00) = <=	700 600	257	25,30%	65 101 588 F0 274 942	10 14% 7 84%
	700 000 <=	800 G00	106	10.43%	50 371 217 EQ 506 406	7 84% 9 27%
A+	800 000 00	900 000	110	10 83%	59 52 <b>6 43</b> 6 47 45 <b>4</b> 064	7,39%
	900 000 <= 1 000 000 <=	1 000 000	84 169	8,27% 15,05%	112 692 422	7.59% 17.59%
>		1 500 000	131	12 89%	103 565 487	16.13%
>	1 250 000	1 750 000	55	5 41%	46 298 906	7.21%
5	1 750 000 <=	2 000 000	41	4.04%	38 863 527	6.05%
>	2 000 000 <=	2 250 000	19	1.67%	22 858 137	0,50%
>	2 250 000 <=	2 500 000	18	1 77%	17 332 291	2.70%
>	2 500 000 <=	2 750 000	6	0.59%	4 639 272	0.72%
>	2 750 000 <=	3 000 000	7	0.69%	8 584 249	1.34%
>	3 000 000 <=	3 500 000	17	1.67%	28 214 836	4.39%
>	3 500 000 <=	10 000 000	6	0.59%	8 046 197	1.25%
TOTA	AL		1 016	100.00%	642 092 863	100.00%
	ก็อันใ <u>ด้เคลื่องกับส</u> ี	vintacisto	te mangla (digite)	Geolo i		
	est Margin (%)		No. of Leans	% of Total	Current Balance (ZAR)	% of Total
>	2.90 <=	2.70	9	0,69%	4 257 013	0.66%
>	2.50 <= 2.70 <=	2,90	9 429	0,69% 42,22%	4 25 <b>7 0</b> 13 226 72 <b>0 42</b> 9	0,66% 35.31%
> >	2.50 <= 2.70 <= 2.90 <=	2,90 3.10	9 429 2	0,89% 42,22% 0,20%	4 25 <b>7 0</b> 13 226 <b>720 42</b> 9 95 <b>6</b> 988	0.66% 35.31% 0.15%
> >	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%	4 257 013 226 720 429 956 988 350 913 409	0.66% 35.31% 0.15% 54.65%
> > >	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <=	2,90 3,10 3,30 3,60	9 429 2 485 89	0.69% 42.22% 0.20% 47.74% 8.76%	4 257 013 226 720 429 956 988 350 913 409 58 295 469	0,66% 35,31% 0,15% 54,65% 9,08%
> > > >	2.90 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <=	2,90 3,10 3,30	9 429 2 485 89 2	0.89% 42.22% 0.20% 47.74% 8.76% 0.20%	4 257 013 226 720 429 956 988 350 913 409	0.66% 35.31% 0.15% 54.65%
> > > > > > > > > > > > > > > > > > >	2.60 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= AL	2,80 3,10 3,30 3,60 6,00	9 429 2 485 89 2 1 016	0.69% 42.22% 0.20% 47.74% 8.76%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556	0.66% 35.31% 0.15% 54.65% 9.08% 0.15%
> > > > > > > > > > > > > > > > > > >	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= AL	2,80 3,10 3,30 3,60 6,00	9 429 2 485 89 2 1 018	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863	0.66% 36.31% 0.15% 54.65% 9.08% 0.15% 100.00%
TOT/	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= AL  diputi ago a soin 3: the Remaining	2.90 3.10 3.30 3.60 6.00	9 429 2 485 89 2 1 016 Ethicilida (1990)	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863	0.66% 35.31% 0.15% 54.65% 9.08% 0.15% 100.00%
TOT/	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= AL  #DUI agus on 3:  ths Remaining 0 :=	2.90 3.10 3.30 3.60 6.00	9 429 2 485 89 2 1 018 Kennalitika Maras No, of Loans	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863 Current Balance (ZAR)	0.66% 36.31% 0.15% 54.65% 9.08% 0.15% 100.00%
TOT/	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= AL  #BIG INCORPORATION  the Remaining  0 <= 60 <=	2.90 3.10 3.30 3.60 6.00	9 429 2 485 89 2 1 018 Kenvaluito (1970) No, of Loans 0 3	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863	0.66% 35.31% 0.15% 54.65% 9.08% 0.15% 100.00%
TOTA Moni	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= AL  #Ditti in or some 30  the Remaining  0 == 60 <= 90 <=	2.90 3.10 3.30 3.60 6.00	9 429 2 485 89 2 1 018 Kennalitika Maras No, of Loans	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 506 790	0.66% 35.31% 0.15% 54.65% 9.08% 0.15% 100.00%
TOTA Moni	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= AL  #Ditti in or some 30  the Remaining  0 == 60 <= 90 <=	2.90 3.10 3.30 3.60 6.00	9 429 2 485 89 2 1 018 Kenrahilar (1970) No, of Loans 0 3	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863 Current Balance (ZAR) 0 508 790 16 769 832	0.66% 36.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.09% 2.61%
TOTA Moni	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= 4.50 <= 4.50	2.90 3.10 3.30 3.60 6.00 6.00 6.00 6.00 6.00 6.0	9 429 2 485 89 2 1 018  Expressibilities (1990)  No, of Loans 0 3 31 6	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Yotal 0.00% 0.30% 3.65% 0.59%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 506 790 16 769 832 3 002 347	0.66% 36.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.09% 2.61% 0.47%
TOT.	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= 4000 inconseques  the Remaining 0 == 60 <= 90 <= 120 <=	2.90 3.10 3.30 3.60 6.00	9 429 2 485 89 2 1 016  Extractibility (49 or )  No, of Loans 0 3 31 6 17	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Yotal 0.00% 0.30% 3.65% 0.59% 1.67%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 769 832 3 002 347 8 625 322	0.66% 35.31% 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 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= 4.L  #IDIU 18085 (in 3)  ths Remaining 0 <= 60 <= 90 <= 120 <= 150 <= 180 == 216 <=	2.90 3.10 3.30 3.60 6.00 	9 429 2 485 89 2 1 018  Examplified and one No, of Loans 0 3 31 6 17	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of 'Olal 0.00% 0.30% 0.59% 1.67% 0.30%	4 257 013 226 720 429 956 988 350 913 409 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	0.66% 35.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50%
TOT.	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= 4L  #D16 agos sur 3: ths Remaining 0 := 60 <= 120 <= 120 <= 150 <= 210 <=	2.90 3.10 3.30 3.60 6.00 6.00 6.00 120 150 180 240	9 429 2 485 89 2 1 018  Kemalither (199) No, of Loans 0 3 31 6 17 3 917	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% +00.00%  % of Yotal 0.00% 0.30% 3.05% 0.59% 1.67% 0.20%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 506 790 16 769 832 3 002 347 8 825 322 3 179 683 550 951 473	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%
TOT.	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= 4	2.90 3.10 3.30 3.60 6.00 	9 429 2 485 89 2 1 018  Kentablic 1999 No, of Loans 0 3 31 6 17 3 917	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Yotal 0.00% 0.30% 3.05% 0.59% 1.67% 0.30% 0.20% 0.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 769 832 3 002 347 8 925 322 3 179 683 550 951 473 0 2 957 972 23 007 443	0.66% 36.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.47% 0.47% 1.34% 0.50% 90.48% 0.00% 0.46% 4.05%
TOT.	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= 4.	2.90 3.10 3.30 3.60 6.00 80 90 120 150 180 240 240 240 270	9 429 2 485 89 2 1 016	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Yotal 0.00% 0.30% 3.05% 0.59% 1.67% 0.20% 0.00% 0.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 769 832 3 002 347 8 625 322 3 179 683 950 951 473 0 2 957 972	0.66% 36.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 2.61% 0.47% 1 34% 0.50% 90.48% 0.00%
Mond	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= 4.	2,90 3,10 3,30 3,60 6,00 6,00 120 150 180 240 240 270 360	9 429 2 485 89 2 1 018  Egyridulic Cours 0 3 31 6 17 3 917 0 2 37 1 016	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Yotal 0.00% 0.30% 0.56% 0.59% 1.67% 0.20% 0.20% 0.20% 0.20% 0.20%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 769 832 3 002 347 8 925 322 3 179 683 550 951 473 0 2 957 972 23 007 443	0.66% 35.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.47% 1.34% 0.50% 90.48% 0.00% 0.46% 4.05%
Monda	2.50 <= 2.70 <= 2.70 <= 3.10 <= 3.30 <= 3.60 <= AL  ##################################	2,90 3,10 3,30 3,60 6,00 6,00 120 150 180 240 240 270 360	9 429 2 485 89 2 1 018  Egyridulic Cours 0 3 31 6 17 3 917 0 2 37 1 016	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Yotal 0.00% 0.30% 0.56% 0.59% 1.67% 0.20% 0.20% 0.20% 0.20% 0.20%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 769 832 3 002 347 8 925 322 3 179 683 550 951 473 0 2 957 972 23 007 443	0.66% 35.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.47% 1.34% 0.50% 90.48% 0.00% 0.46% 4.05%
Monda	2.50 <= 2.70 <= 2.70 <= 3.10 <= 3.30 <= 3.60 <= 4L  Duti 180 8 20 8  the Remaining 0	2,90 3,10 3,30 3,60 6,00 6,00 120 150 180 240 240 270 360	9 429 2 485 89 2 1 016	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Yotal 0.00% 3.05% 0.59% 1.67% 0.20% 0.20% 0.00% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 769 832 3 002 347 8 525 322 3 179 683 550 951 473 0 2 957 972 2 30 007 443 642 092 863  Current Balance (ZAR) 656 263 377	0.66% 33.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 2.61% 0.47% 1.34% 0.50% 90.48% 0.00% 4.05% 100.00%
Month of the control	2.50 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= 4.1	2.90 3.10 3.30 3.60 6.00 6.00 120 150 180 210 240 260 270 360	9 429 2 485 89 2 1 016  Estriction (49 or 19 or	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Yotal 0.00% 0.30% 0.55% 0.59% 1.67% 0.20% 0.20% 0.20% 0.20%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 769 832 3 002 347 8 625 322 3 179 683 550 951 473 0 2 957 972 23 007 443 642 092 863  Current Balance (ZAR)	0.66% 35.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 2.61% 0.47% 1.34% 0.56% 0.00% 4.05% 100.00%  % of Total 95.00%
Monday  Seas	2.50 <= 2.70 <= 2.70 <= 3.10 <= 3.30 <= 3.60 <= 4.000	2.90 3.10 3.30 3.60 6.00 90 120 150 240 240 260 270 360	9 429 2 485 89 2 1 018 Examplified Fagure 10 018 17 3 117 0 117 17 10 15 15 16 16 17 17 18 17 17 10 15 15 16 16 17 17 18 17 17 18 17 18 17 18 17 18 17 18 17 18 17 18 17 18 17 18 17 18 17 18 18 18 18 18 18 18 18 18 18 18 18 18	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of !otal 0.00% 0.30% 0.50% 0.59% 0.59% 0.60% 0.26% 0.00% 0.26% 0.00% 0.26% 0.00% 0.26% 0.00% 0.26% 0.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 769 832 3 002 347 8 625 322 3 170 683 550 951 473 0 2 957 972 23 007 443 642 092 863  Current Balance (ZAR) 0 2 957 972 2 0 077 443 642 092 863	0.66% 36.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.47% 1.34% 0.50% 0.48% 4.05% 100.00%  % of Total 98.00% 0.33% 0.03% 0.00%
Monday  Seas	2.50 <= 2.70 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= AL  ##################################	2.90 3.10 3.30 3.60 6.00 6.00 120 150 180 240 270 360	9 429 2 485 89 2 1 018  Reproduite (1999) No, of Loans 0 3 31 6 17 3 917 0 2 37 1 016  Detailed (1998)	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Yotal 0.00% 0.30% 0.59% 0.40% 0.20% 0.20% 0.40% % of Total 98.92% 0.40% 0.90% 0.90% 0.90% 0.90%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 769 832 3 002 347 8 625 322 3 179 683 550 951 473 0 2 957 972 26 007 443 642 092 863  Current Balance (ZAR) 156 253 377 2 146 810 0 0	0.66% 36.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.07% 0.47% 1.34% 0.50% 90.48% 0.00% 4.06% 100.00%  % of Total 99.09% 0.33% 0.00%
Monday  Seas	2.50 <= 2.70 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= 4.4	2.90 3.10 3.30 3.60 6.00 80 90 120 150 180 240 240 240 270 360	9 429 2 485 89 2 2 1 018 ESPORTED FOR STATE OF LOADS 0 3 3 31 6 6 17 9 7 0 2 37 7 1 016 ESPORTED FOR STATE OF LOADS 1 0 0 5 5 5 0	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of fotal 0.00% 3.06% 0.59% 1.67% 0.20% 0.00% 0.26% 0.00% 0.20% 3.64% 100.00%  % of Total 98.92% 0.49% 0.40% 0.40%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 769 832 3 002 347 8 625 327 3 179 683 550 951 473 0 2 957 972 23 007 443 642 092 863  Current Balance (ZAR) 636 283 377 2 146 810 0 0 0	0.66% 35.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 2.61% 0.47% 1.34% 0.50% 90.48% 0.00% 4.05% 100.00%  % of Total 95.05% 0.33% 0.00% 0.00%
Monday  Seas	2.50 <= 2.70 <= 2.70 <= 3.70 <= 3.10 <= 3.30 <= 3.60 <= 3.60 <= 4L  #Duti agus alus  the Remaining 0	2.90 3.10 3.30 3.60 6.00 	9 429 2 485 89 2 1 018  Kentaltific (190) No, of Loans 3 31 6 17 3 917 0 2 97 1 016  Constitution No, of Loans 1 005 5 0 0 0 0	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Yotal 0.00% 0.30% 3.65% 0.59% 0.67% 0.26% 0.26% 0.26% 0.26% 0.20% 0.26% 0.00% 0.20% 0.00% 0.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 760 832 3 002 347 8 625 322 3 179 683 550 951 473 0 2 957 972 23 007 443 642 092 863  Current Balance (ZAR) 6156 253 377 2 146 810 0 0 0 0 0	0.66% 36.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.47% 1.34% 0.60% 0.46% 4.050% 100.00%  % of Total 99.09% 0.33% 0.00% 0.00% 0.00%
Monville Seas	2.50 <= 2.70 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= 4	2.90 3.10 3.30 3.60 6.00  6.00  6.00  2.00 120 150 180 240 240 240 240 240 240 240 240 240 24	9 429 2 485 89 2 2 1 018 Equivalent of Loans 1 005 5 0 0 0 0 0 0 0 1 1 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Fotal 0.00% 3.06% 0.59% 1.67% 0.30% 0.40% 0.10%  % of Total 98.92% 0.49% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 769 832 3 002 347 8 625 322 3 179 683 650 951 473 0 2 957 972 2 007 443 642 092 863  Current Balance (ZAR) 0 1 958 951 473 0 2 186 810 0 186 8283 377 2 146 810 0 0 0 0 0 0	0.66% 36.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 2.61% 0.47% 1.34% 0.50% 90.48% 4.05% 100.00%  % of Total 99.05% 0.00% 0.00% 0.00% 0.00%
Monday  TOT.  Seas	2.50 <= 2.70 <= 2.70 <= 2.90 <= 3.10 <= 3.30 <= 3.60 <= 4	2.90 3.10 3.30 3.60 6.00  6.00  6.00  6.00  6.00  7.20 7.00 7.00 7.00 7.00 7.00 7.00	9 429 2 485 89 2 2 1 016	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Yotal 0.00% 3.06% 0.59% 1.67% 0.20% 0.00% 0.00%  % of Total 98.92% 0.49% 0.00% 0.00% 0.00% 0.00% 0.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 506 790 16 769 832 3 002 347 8 625 322 3 179 683 950 951 473 0 2 957 972 23 007 443 642 092 863  Current Balance (ZAR) 0 0 1 2 957 972 24 007 443 642 1092 863  Current Balance (ZAR) 0 0 0 1 2 1 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0.66% 36.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.46% 4.05% 100.00%  % of Total 99.48% 0.00% 0.46% 4.05% 100.00% 0.00% 0.00%
Month Seas	2.50 <= 2.70 <= 2.70 <= 3.10 <= 3.10 <= 3.30 <= 3.60 <= 4L  ##################################	2.90 3.10 3.30 3.60 6.00  6.00  6.00  2.00 120 150 180 240 240 240 240 240 240 240 240 240 24	9 429 2 485 89 2 2 1 018 Equivalent of Loans 1 005 5 0 0 0 0 0 0 0 1 1 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0.69% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Fotal 0.00% 3.06% 0.59% 1.67% 0.30% 0.40% 0.10%  % of Total 98.92% 0.49% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 508 790 16 769 832 3 002 347 8 625 322 3 179 683 650 951 473 0 2 957 972 2 007 443 642 092 863  Current Balance (ZAR) 0 1 958 951 473 0 2 186 810 0 186 8283 377 2 146 810 0 0 0 0 0 0	0.66% 36.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 2.61% 0.47% 1.34% 0.50% 90.48% 4.05% 100.00%  % of Total 99.05% 0.00% 0.00% 0.00% 0.00%

Employment Typ	96		No. of Loans	% of Total	Current Balance (ZAR)	% of Tak
Salaried			853	83 96%	546 778 628	85.169
Self Employed			163	16.04%	95 314 236	14.84
Jnemployed			0	0.00%	0	0.00°
IOTAL			1 018	100.00%	642 092 863	100.00
eDesig Berijke, ngerål	(* <u>†</u>	ga gagagan	no approx			
Эссирансу Тург	5		No. of Loans	% of Total	Current Balance (ZAR)	% of Tota
Owner Occupied			897	88.29%	569 721 792	88.73
Non-Owner Occu	pied		119	11 71%	72 371 071	11,27
TOTAL			1 016	100.00%	642 092 863	100.00
eligistoria (	99 (U. A.)	aka mad	george .			
Loan Purpose			No, of Loans	% of Total	Current Balance (ZAR)	% of Tot
Vew Purchase			615	60.53%	399 952 562	62,29
Refinance			116	11.42%	57 461 138	8.95
Svatch			285	28.05%	184 679 164	28.76
rotal			1 016	100.00%	642 082 863	100,00
griffingerakout	(Philada)	datay will				
Region			No. of Leans	% of fotal	Corrent Balance (ZAR)	% of Tot
Gauteng			436	42,51%	388 947 460	45,00
Easteru Cap	<u>-</u>		80	7.87%	45 138 146	7.03
Free State	.,		29	2.85%	15 012 293	2,34
EwaZukenata	al		180	17.72%	197 088 939	16,68
Mourralanga			46	4.53%	30 379 257	4.73
North West			46	4.53%	19 176 270	2.99
Northern Cat	263		12	1.18%	7 051 062	1,10
Limpopo	,,,		6	0.59%	3 640 550	0,57
Western Car	<b>S</b>		181	17.81%	125 658 878	19,57
TOTAL	/0		1 016	100.00%	642 092 863	100,00
ali ikdanikan salal	(2):1 <b>1</b> ]:-35	i entrent	Pref			
PTI Range (%)			No. of Loans	% of Total	Current Balance (ZAR)	% of To
> 0	<=	10	224	22.05%	100 351 618	15,60
> 10	at to	15	260	25,59%	146 681 231	22.84
> 15	<=	20	236	23.23%	159 275 902	24.8
> 20	<=	25	204	20.08%	159 816 852	24.89
> 25	43	40	92	9.06%	75 967 261	11,83
OTAL			1 016	100.00%	642 092 863	100,00
)). <sub>ใ</sub> น (อันสุธาสุดสิ	150.15	્રકાર માર્કે	Ü.		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
TI Range (%)			No, of Loans	% of Total	Current Balance (ZAR)	% of To
> 0	·5=:	10	221	21.75%	100 228 032	15.6
» 10	er ar	45	260	25.59%	146 182 [11	22.7
2 15	<=	20	239	23 52%	160 125 729	24.94
s 20	ette.	25	202	19.88%	188 176 950	24.63
» 25	<==	31	94	9.25%	77 380 041	12.05
		٠		190,00%	642 092 863	100.00