

## 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 ZAR15 000 000 Class D 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 D 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 15 000 000
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 C 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
FLC	ATING RATE NOTES	
<b>FLC</b> 31.		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)	November of each calendar year. The first Interest Payment Date shall be 21
31.	Interest Payment Date(s)  Interest Period(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	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.	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  6.20% per annum to be added to the
31. 32. 33.	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  6.20% per annum to be added to the relevant Reference Rate  6.20% 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)

ZAG000129156

44. Stock Code

TH13D1

45.	Financial Exchange	JSE Lir	nited
46.	Dealer(s)	SBSA	
47.	Method of distribution	Auctio	n
48.	Rating assigned to this Tranche of Notes (if any)	Not ra	ted
49.	Date of issue of current Rating	N/A	
50.	Date of next expected Rating review	N/A	
51.	Rating Agency	N/A	
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 C Notes to be issued simultaneously with this Tranche	ZAR62	27 000 000
67	simultaneously with this tranche		
02.	Reserve Fund Required Amount	(a)	on the Issue Date ZAR16 050 000;
02.	,	(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 Amount on the immediately 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 Pool Home Loan on Determination Date immediately preceding the applicable Interest Payment Date from time to time; and (iii) 0.15% of the aggregate Principal Amount Outstanding of the Notes as at the last Issue Date in the Tap Issue Period; and

(d) the Final Redemption Date, zero

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

CDD

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:

7.60%

CPR	7,50%
WAL - 5 year call	5,00
WAL - no call	23.81
Last Cash Flow - no call	33.00
CPR WAL - 5 year call WAL - no call Last Cash Flow - no call	10.00% 5.00 22.96 33.00
CPR	12.50%
WAL - 5 year call	5.00
WAL - no call	22.23
Last Cash Flow - no call	33.00

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 TUOVO	_this_	25	day of August 2015.
For and on behalf of THE THEKWINI FUND 13 (RF) LIMITED (I	SSUE	R)	
wann			
Name: David Towary	Nar	ne :	

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 JOHANNESBERG 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

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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 Summer	ry					V.	leighted Average	Minimum	Maximu
ate of Poul									19 August 20
ggregate Ci	arrent Portfo	oifo Balai	nce (ZA	R, excl negati	iye balances)		642 092 863	**	
	oans (excl. n		balance	es)			4.016		0.750.00
	r Amount (Z#						642 549	146 054	2 750 00
Current Loan Amount (ZAR, excl. negative balances)							631 931	93 601	2 746 34
ommitted Loan Amount (ZAR)							644 7/0	147 508	2 746 34 80.00
	(%, excl. ne						64.34% 63.75%	5 45% 5.43%	79 93
urrent LTV (%, exct. negative balances) committed LTV (%, exct. negative balances)							64.24%	5.45% 5.45%	79,90
				ces) Hive balances			3.09%	2,50%	3,90
	n (months, e				,		238	72	3
	erm (months						234	68	3
	nonths, excl.						4	1	1
	Ratio (%, exc						16.97%	0.26%	28,87
redit PTI Ra	atio (%, excl.	, negatív	e balan	ces)			16,96%	0 26%	28.87
varance Culother	omertonal No	arrative b	alanca	e-1				% of Arrea/s	% of To
	eary (excl. no 0 instalments			-21			642 092 863	*	100,00
erioraning (t rrears 0 - 1		an e	r 1				()	0.00%	0.00
	instalments						0	0.00%	0.00
	instalments						0	0.00%	0.0
	Instalments						Ü	0.00%	0.0
	2 instalment						t)	(),()/)%	0.0
	instalments						0	0 00%	8.0
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	LTV Rai	nge (%)			No. of Loans	% of Total	Current Bakınca (ZAR)	% of Total	
	14	0	PC 244	50	254	25,00%	116 199 744	18.10%	
	14	50	10,000	CO	143	14.07%	85 623 157	13.34%	
		131)	-:"=	70	229	22.44%	134 012 563	20,37%	
	3	70	<'≔	75	167	16,44%	122 900 576	19.14%	
	26	76	್'ಫ	81	224	22.05%	183 356 829	28.56%	
	TOTAL	_81 	. e =	81 100 	0 1 016	22.05% 0.00% 100.00%	193 356 623 0 642 092 363	28.56% 0.00% 100.00%	
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	TO (AL.  PEGID  LTV Ran  > > > >	81 0/30 32 nge (%) 0 50 60 70	02   03 (E)   03 (E)   04 (E)   05 (	100 50 60 70 75	0 1 016 No. of Loans 262 148 215 162	0.00% 100.00% % of Total 25.79% 14.57% 21.16% 15.94%	0 642 992 863 Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479	0.00% 100.00% % of Total 18.12% 14.07% 20.66% 18.10%	
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	TOTAL  TOTAL  LTV Ran  TOTAL  LTV Ran	81 0 (9) 5 (3) 1 0 (9) 70 50 70 75 81 0 (9) 80 0 (9) 90 50	CE C	50 60 70 75 81 10000	No. of Loans 262 148 215 162 229 0 1016  Fiv	0.00% 100.00% % of Total 25.79% 14.57% 21.16% 22.54% 0.00% 100.00%	0 642 092 863  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	0.00% 100.00% % of Total 18.12% 14.07% 20.66% 18.10% 29.02% 0.00% 100.00% % of Total 17.43% 14.07%	
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	TOTAL  LTV Ran  TOTAL  LTV Ran  LTV Ran	84 nge (%) 0 50 75 81 0 10 10 10 10 10 10 10 10 10	Q	50 60 70 75 81 10000 00500001R68	No. of Loans  262 148 215 162 229 0 1016  No. of Loans 248 151 218 166 233 0	0.00% 100.00% % of Total 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00% % of Total 24.41% 14.86% 21.46% 21.46% 22.33% 0.00%	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 90 360 536 131 334 384 119 925 451 188 554 798	0.00% 100.00%	
	TOTAL  TOTAL  TOTAL	84 nge (%) 0 50 70 75 81 Historia 0 50 70 75 81	V = V = V = V = V = V = V = V = V = V =	50 60 70 75 81 10000 00 50 70 75 81 10000	No, of Loans  262 148 215 162 229 0 1 016   No, of Loans 218 151 218 166 233 0 1 016	0.00% 100.00% % of Total 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00% % of Total 24.41% 14.86% 21.46% 21.46% 22.33%	Current Balance (ZAR) 116 362 024 90 360 544 132 799 573 116 222 479 185 358 244 0 642 092 883  Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 461 188 554 798	0.00% 100.00%	
	TOTAL  TOTAL  TOTAL	84 nge (%) 0 50 70 75 81 Historia 0 50 70 75 81	V = V = V = V = V = V = V = V = V = V =	50 60 70 75 81 10000 00 50 70 75 81 10000	No. of Loans  262 148 215 162 229 0 1016  No. of Loans 248 151 218 166 233 0	0.00% 100.00% % of Total 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00% % of Total 24.41% 14.86% 21.46% 21.46% 22.33% 0.00%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 973 116 222 479 185 358 244 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 100.00%	
	TOTAL  TOTAL  LTV Ran  LTV Ran  TOTAL  Most Re	83 nge (%) 0 70 70 75 81 nge (%) 0 50 60 75 31 31 31 32 32 33 34 35 36 36 37 37 37 37 37 37 37 37 37 37	ADDITION TO THE PROPERTY OF	50 60 70 75 81 10000  0 co 70 75 81 10000  1 co 70 70 75 81 100 100 11 (ZAR)	No. of Loans  262 148 245 162 229 0 1016  Fig.  No. of Loans 248 151 218 166 233 0 1016  1016  No. of Loans	0.00% 100.00% % of Total 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00% % of Total 24.41% 14.86% 21.46% 21.46% 22.33% 0.00% 9.00%	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 90 360 536 131 334 384 119 925 451 188 554 798 642 092 863  Current Balance (ZAR)	0.00% 100.00%	
	TOTAL  TOTAL  LTV Ran  TOTAL  TOTAL  TOTAL  Most Re	84 nge (%) 0 70 70 75 81 nge (%) 0 75 50 70 75 50 70 75 50 70 75 50 70 75 81	CE   CE   CE   CE   CE   CE   CE   CE	100  50 60 70 75 81 10000  10 60 70 75 81 10000  10 60 70 70 75 81 100  00 100  00 100  00 100 00 100 00	No. of Loans 262 148 245 662 229 0 1 016  No. of Loans 248 151 218 166 233 0 1 016  0(\$\frac{1}{2}\$\$\text{10}\$\$\$\text{10}\$\$\text{10}\$\$\text{10}\$\$\$\text{10}\$\$\$\text{10}\$\$\$\text{10}\$\$\$\text{10}\$\$\$\text{10}\$\$\$\$\text{10}\$\$\text{10}\$\$\text{10}\$\$\text{10}\$\$\$\text{10}\$\$\text{10}\$\$10	0,00% 100,00% % 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% 22,33% 0,00% 30,00%	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 90 360 536 131 334 384 119 925 451 188 554 798 642 092 863  Current Balance (ZAR) 597 398	0.00% 100.00% % of Total 18.12% 14.07% 20.66% 13.10% 29.02% 0.00% 100.00% 3 of Total 17.43% 14.07% 20.45% 18.68% 29.37% 0.00% 100.00%	
	TOTAL  LTV Ran  TOTAL  LTV Ran  TOTAL  LTV Ran  Most Ran  Most Ran  TOTAL	84  nge (%)  0  70  70  75  81  nue (%)  0  75  60  70  75  31  0  coent Lo  0  150 000	C	50 60 70 75 81 10000  20 CO 70 75 81 10000  21 CO 70 75 81 100  22 CO 70 75 81 100  23 CO 24 CO 25 CO	No. of Loans  262 148 215 162 229 0 1016  No. of Loans 248 151 218 166 233 0 1016  No. of Loans 4 127	0,00% 100,00% 25,79% 14,57% 21,16% 22,54% 0,00% 400,00% 8, o1, fotal 24,41% 14,86% 21,46% 16,34% 22,33% 0,00% 9, o1, fotal 0,34% 12,50%	Current Balance (ZAR)  116 352 024 90 360 544 132 799 573 116 222 479 186 358 244 0 542 092 863  Current Balance (ZAR)  111 917 705 90 360 536 131 334 384 119 925 451 168 554 788 0 642 092 863  Current Balance (ZAR) 597 308 30 977 036	0.00%   100.00%   % of Total 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%   100.90%   % of Total 1 0.99%   % of Total 1 0.99%   100.90%   % of Total 1 0.99%   100.90%   % of Total 1 0.99%   % of Total 1	
	TOTAL  PROPERTY RATE  TOTAL  PROPERTY RATE  TOTAL  Most Re	83 nge (%) 0 70 70 70 70 75 81 0 00 75 31 0 00 300 000		50 60 70 75 81 10000 000 100 100 000 450 000 450 000	No. of Loans  262 148 215 162 229 0 1 016  Eqn ()  No. of Loans 248 151 218 166 233 0 1 016  No. of Loans 4 127 203	0.00% 100.00% 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 400.00% % of Total 24.41% 14.86% 21.46% 22.33% 0.00% 300.00% 400.00%	Current Balance (ZAR)  116 352 024 90 360 544 132 799 573 116 222 479 185 358 244 0 542 092 863  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) 0 647 092 863	0.00%   100.00%   100.00%   100.00%   18.12%   14.07%   20.66%   18.10%   29.02%   0.00%   100.0	
	TOTAL  LTV Rai  TOTAL  LTV Rai  TOTAL  Most Rei  Most Rei  December 2015	83 nge (%) 0 50 60 75 81 10 10 10 10 10 10 10 10 10 1	A C B C B C B C B C B C B C B C B C B C	50 60 70 75 81 10000  07500001RGs  070 75 81 10000  07500001RGs  100 000 100 100 100 100 100 100 100 1	No. of Loans  262 148 215 162 229 0 1016  No. of Loans 248 151 218 166 233 0 1016  No. of Loans 4 127 203 211	0.00% 100.00% 25.79% 14.57% 21.16% 22.54% 0.00% 100.00% % of Total 24.41% 14.86% 21.46% 21.46% 21.46% 22.30% 0.00% 100.00%	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 90 360 536 131 334 384 119 925 451 188 554 798 0 642 092 863  Current Balance (ZAR) 170 925 451 188 554 798 0 642 092 863	0.00%   100.00%   % of Total   18.12%   14.07%   20.66%   18.10%   100.00%	
	TOTAL  TOTAL  TOTAL  TOTAL  Most Re	83 nge (%) 0 50 60 75 81 nge (%) 0 50 60 75 31 31 31 32 32 31 31 30 60 60 75 31 31 31 31 32 33 34 35 36 36 36 36 37 37 37 37 37 37 37 37 37 37	CE   CE   CE   CE   CE   CE   CE   CE	50 60 70 75 81 10000  07 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	No. of Loans  262 148 245 162 229 0 1016  Paper September 1999 No. of Loans 248 151 218 166 233 0 1016  No. of Loans 4 127 203 211 175	0.00% 100.00% 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00% 4.01 Yotal 24.41% 14.86% 21.46% 16.34% 22.33% 0.00% 100.00% 4.01 Yotal 23.36% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50%	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 90 360 536 131 334 384 119 925 451 188 554 798 0 442 092 863  Current Balance (ZAR) 170 57 708	0.00% 100.00%	
	TOTAL  ITOTAL  LTV Ran  LTV Ran  LTV Ran  Most Ran  A	84  nge (%) 0 70 76 81  nue (%) 0 75 81  nue (%) 0 75 31  scent Lo 0 150 000 300 000 450 000 750 000	00000000000000000000000000000000000000	100  50 60 70 75 81 10000  25 90001063  100  00 15 15 15 15 15 15 15 15 15 15 15 15 15	No. of Loans 262 148 215 162 229 0 1016  No. of Loans 248 151 218 166 233 0 1016  No. of Loans 4 127 203 211 175 141	0,00% 100,00% 25,79% 14,57% 21,16% 15,94% 22,54% 0,00% 400,00% 8 of Yotal 24,41% 14,86% 21,46% 16,34% 22,33% 0,00% 90,00% 12,50% 19,98% 12,50% 19,98% 12,50% 19,98% 17,22% 13,88%	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  188 554 788  642 092 863  Current Balance (ZAR)  597 308  78 538 142  110 108 154  111 018 154  111 091 471  115 095 843	0.00% 100.00% 100.00% 100.00% 18.12% 14.07% 20.66% 100.00% 17.43% 14.07% 20.45% 18.68% 29.37% 0.00% 10	
	TOTAL  ITOTAL  ITOTAL  ITOTAL  ITOTAL  ITOTAL  ITOTAL  ITOTAL	83 nge (%) 0 50 50 60 75 31 150 000 300 000 900 000 900 000 900 000	OP     OP   OP   OP   OP   OP   OP	50 60 70 75 81 10000  02.50000103 100 02.50000103 100 02.50000103 100 000 450 000 500 000 1000 000	No. of Loans  262 148 215 162 229 0 1 016  No. of Loans  248 151 218 166 223 0 1 016  No. of Loans 4 127 203 211 175 141 70	0.00% 100.00% 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00% % of Total 24.41% 14.86% 21.46% 16.34% 22.33% 0.00% 30.00% 30.00% 40.50% 10.39% 12.50% 19.98% 20.77% 17.22% 13.88% 6.69%	Current Balance (ZAR)  116 352 024 90 360 544 132 799 573 116 222 479 185 358 244 0 542 092 853  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) 110 108 154 113 091 471 115 095 843 67 070 461	0.00%   100.00%   % of Total   18.12%   14.07%   20.66%   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   0.93%   4.82%   12.23%   17.15%   18.39%   17.15%   18.39%   17.93%   10.45%   100.00%	
	TOTAL  LTV Rai  TOTAL  LTV Rai  TOTAL  Most Rei  Most Rei  A A A A A A A A A A A A A A A A A A A	83 nge (%) 0 50 60 75 81 Physical Physical Physica	CE CE<	50 60 70 75 81 10000  02.50004R66  (0 00 75 81 1000  03.00004 150 000 1500 000 1500 000 1500 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 4 127 203 211 175 141 70 53	0.00% 100.00% 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 400.00% 41.486% 21.46% 21.46% 21.46% 22.30% 0.70% 300.00% 40.50% 12.50% 12.50% 19.98% 20.77% 17.22% 13.88% 6.69% 5.22%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 185 358 244 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%   100.00%   % of Total   18.12%   14.07%   20.66%   18.10%   100.00%   100.00%   % of Total   17.43%   14.07%   20.45%   18.63%   29.37%   0.00%   100	
	TOTAL  TOTAL  LTV Rai  LTV Rai  TOTAL  Most Rai  A A A A A A A A A A A A A A A A A A A	83 nge (%) 0 70 70 70 70 75 81 100 50 60 75 31 150 150 150 150 150 150 150 15	V	50 60 70 75 81 10000  0 2000000 1500000 2 000000 2 000000	No. of Loans  262 148 245 162 229 0 1016  PP  No. of Loans 248 151 218 166 233 0 1016  No. of Loans 4 127 203 211 175 1441 70 53 18	0.00% 100.00% 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 100.00% % of Yotal 24.44% 14.86% 21.46% 22.33% 0.00% 100.00% % of Cotal 0.39% 12.50% 19.98% 20.77% 17.22% 13.88% 6.69% 5.22% 1.77%	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 90 360 536 131 334 384 119 925 451 188 554 768 0 442 092 863  Current Balance (ZAR) 111 917 705 90 360 536 131 334 384 119 925 451 188 554 768 0 78 538 142 110 108 154 118 091 471 115 095 843 67 070 461 58 854 021 30 985 504	0.00%   100.00%   % of Total   18.12%   14.07%   20.66%   10.00%   100.00%   % of Total   17.43%   14.07%   20.45%   18.68%   29.37%   0.00%   100.90%   % of Total   0.99%   4.82%   12.23%   17.15%   18.39%   17.93%   10.45%   9.17%   4.83%   4.8	
	TOTAL  ITOTAL  ITOTAL	81 90 (%) 90 (%) 70 (%) 70 (%) 75 (81) 90 (%) 90 (%) 90 (%) 90 (%) 150 (%)	C	50 60 70 75 81 10000  02.50004R66  (0 00 75 81 1000  03.00004 150 000 1500 000 1500 000 1500 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 4 127 203 211 175 141 70 53	0.00% 100.00% 25.79% 14.57% 21.16% 15.94% 22.54% 0.00% 400.00% 41.486% 21.46% 21.46% 21.46% 22.30% 0.70% 300.00% 40.50% 12.50% 12.50% 19.98% 20.77% 17.22% 13.88% 6.69% 5.22%	Current Balance (ZAR) 116 352 024 90 360 544 132 799 573 116 222 479 185 358 244 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%   100.00%   % of Total   18.12%   14.07%   20.66%   18.10%   100.00%   100.00%   % of Total   17.43%   14.07%   20.45%   18.63%   29.37%   0.00%   100	

D.W	Phinippeed a stage as	) / 20/Eline1/4/e	Major.			1
Origi	inal Advance (ZAR	)	No, of Loans	% of Fotal	Current Balance (ZAR)	% of Total
24	0	150 000	5	0,59%	1 526 914	r) 24%
24	450 000 - ==	300 000	131	12.89%	32 982 634	0.14%
24	300,000 - 4=	450 000	201	9.78%	78 025 120	12.15%
31	450 000 <=	600 000	211	20.77%	110 299 169	17 18% 18.10%
34	600 000 <=	750 000 900 000	172 140	16.93% 13.78%	116 244 894 114 329 112	17,81%
>	750 000 <= 900 000 <=	1 000 000	70	6.89%	67 070 461	10.45%
25	1 000 000 4=	1 250 000	30	2.95%	28 918 803	4,50%
21	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%
59	1.750.000 <=	3 000 000	21	2.07%	44 866 943	6.99%
TOT	AL		<b>1 0</b> 16	100.00%	642 092 863	100.00%
ela.	hittioned (Spanish	yang daya.	altin			
Prop	erty value (ZAR)		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
>	ი <=	500 000		0.00%	28 544 184	4.45%
>	500 000 <=	700 000	257	25.30%	65 101 588	10.14%
>	700 000 <=	800 000	106	10.43%	50 371 217	7.84% 9.27%
2+	800 000 <=	900 000	110	10.83%	59 526 486 47 454 064	7.39%
5) >	900 000 <=	1 000 000	84 159	8.27% 15.65%	112 692 422	17.55%
24	1 000 000 - <= 1 250 000 - <=	1 250 000 1 500 000	131	12.89%	103 565 487	16,13%
34 34	1500 000 4=	1 750 000	55	5.41%	46 298 906	7.21%
>	1.750.000 <=	2 000 000	41	4,04%	38 863 527	6 05%
5	2.000.000 <=	2 250 000	19	1.67%	23 856 137	3,56%
16	2 2%) 000 <=	2 500 000	18	1.77%	17 332 291	2.70%
28	2 500 000 -:=	2 750 000	6	0.59%	4 639 272	u 72%
J+	2 750 000 - 4=	3 000 000	7	0.69%	8 584 249	1.34%
28	3 000 000	3 500 000	17	1.97%	28 214 836	4 39%
(A	3.500.000 <=	10 000 000	8	G 59%	8 046 197	1.25%
TO1/	AL .		1 016	100.00%	542 092 863	100.00%
ELD.	And the State of	dialinia ist	icinali perelicili.	acypin))		
Inter	est Margio (%)		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
Inter	2.50 🐃	2.70	9	0.89%	4 257 013	0.66%
	2 50	2.90	9 <b>42</b> 9	0.89% 42.22%	4 257 013 226 720 429	0,66% 35,31%
> > >	2.50 <= 2.70 <= 2.50 ==	2,90 3,10	9 <b>42</b> 9 2	0,89% 42,22% 0,20%	4 257 013 226 720 429 956 988	0.66% 35,31% 0.16%
> > > >	2 50	2,90 3,10 3,30	9 <b>42</b> 9 2 <b>48</b> 5	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	2.90 3.10 3.30 3.60	9 429 2 485 89	0,89% 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% 0.16% 54,65% 9.08%
> > > > >	2 50	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 58 295 469 949 556	0.66% 35,31% 0.16% 54,65% 9.08% 0.15%
> > > > > > > > > > > > > > > > > > >	2 50	2.90 3.10 3.30 3.60	9 429 2 485 89	0,89% 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% 0.16% 54,65% 9.08%
> > > TOT/	2 50	2.90 3.10 3.30 3.60 6.00	9 429 2 485 89 2 1 016	0.89% 42.22% 0.20% 47.74% 8.76% 0.20%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556	0.66% 35,31% 0.16% 54,65% 9.08% 0.15%
TOTA	2 50	2.90 3.10 3.30 3.60 6.00	9 429 2 485 89 2 1 016	0.89% 42.22% 0.20% 47.74% 8.76% 0.20%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863	0.66% 35,31% 0.15% 54,65% 9.06% 0.15% 100.00%
TOTA	2 50	2.90 3.10 3.30 3.60 6.00	9 429 2 485 89 2 1 016  (Corrangle status No. of Loans	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 58 295 469 949 556 642 002 863 Current Balance (ZAR)	0.66% 35.31% 0.15% 54.65% 9.08% 0.15% 100.00% % of Total 0.00%
TOTA	2 50	2.90 3.10 3.30 3.60 6.00 0 Modus 33	9 429 2 485 89 2 1 016 Kerralities (9/0) No. of Loans 0	0,89% 42,22% 0,20% 47,74% 8,76% 0,20% 100,00% % of Total 0,00% 0,30%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 002 863 Current Balance (ZAR) 0 598 790	0.66% 35.31% 0.15% 54.65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.09%
TOTA	2 50	2,50 3,10 3,30 3,60 6,00 9,00 120	9 429 2 485 89 2 1 016  Scorealities (Grin) No. of Loans 0 3	0,89%. 42,22% 0,20% 47,74% 8,76% 0,20% 100,00%  % of Total 0,00% 0,30% 3,05%	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	0.66% 35,31% 0.16% 54,65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.09% 2.61%
TOTA	2 50	2,90 3,10 3,30 3,60 6,00 0 450 60 90 120 150	9 429 2 485 89 2 1016  5590 Shill of Migrits  No. of Loans 0 31 31	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.30% 3.05% 0.59%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 598 790 16 769 832 3 002 347	0.66% 35,31% 0.16% 54,65% 9.06% 0.15% 100.00%  % of Total 0.00% 0.09% 2.61% 0.47%
TOTA  Ships	2 50	2.90 3.10 3.30 3.60 6.00 90 120 150 180	3 429 2 485 89 2 1 016 Francisco Grant Constitution of Loans 0 3 3 1 5 17	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.30% 3.05% 0.59%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322	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%
TOTA	2 50	2,90 3,10 3,30 3,60 6,00 9,7 (b)(t)(\$33) 60 90 120 150 180 210	9 429 2 485 89 2 1016  Kernalitio Fraction No. of Loans 0 3 31 6 17	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.30% 3.05% 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	2,90 3,10 3,30 3,60 6,00 9,00 120 150 180 210 240	9 429 2 485 89 2 1 016  **Correlation of Loans** 0 3 31 5 17 3 917	0,89% 42,22% 0,20% 47,74% 8,76% 0,20% 100,00%  % of Total 0,00% 0,30% 3,05% 0,59% 1,67% 0,30% 90,26%	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 3 179 683 580 951 473	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% 0.56% 90.48%
TOTA	2 50	2,50 3,10 3,30 3,60 6,00 90 120 150 180 210 240 260	9 429 2 485 89 2 1 016  Scerealth Septical No. of Loans 0 3 31 5 17 3 917	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.30% 3.05% 0.59% 1.67% 0.30% 90.26% 0.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 558 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473	0.66% 35,31% 0.16% 54,65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50% 90.48% 0.00%
TOTA	2 50	2.90 3.10 3.30 3.60 6.00 90 120 150 180 240 240 260 270	3 429 2 485 89 2 1 016 559 400 6 559 400 6 559 6	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.30% 3.05% 0.59% 1.67% 0.30% 90.26% 6.00%	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 3 179 683 580 951 473 0 2 957 972	0.66% 35,31% 0.16% 54,65% 9.06% 0.15% 100.00%  % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50% 90.48% 0.00% 0.48%
Mont	2 50	2,50 3,10 3,30 3,60 6,00 90 120 150 180 210 240 260	3 429 2 485 89 2 1 016  Repeature regard  No. of Loans  0 3 31 5 17 3 917 0 2 37	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 3.05% 0.59% 1.67% 0.30% 90.26% 0.60% 0.20% 3.64%	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 3 179 683 580 951 473 0 2 957 972 26 007 443	0.66% 35,31% 0.15% 54,65% 9,06% 0.15% 100,00%  % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50% 90,48% 0.00% 0.46% 4.05%
TOTA	2 50	2,90 3,10 3,30 5,00 6,00 90 120 150 180 240 260 270 360	9 429 2 485 89 2 1 016  Scorealthe State  No. of Loans 0 3 31 5 17 3 917 0 2 37 1 016	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.30% 3.05% 0.59% 1.67% 0.30% 90.26% 6.00%	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 3 179 683 580 951 473 0 2 957 972	0.66% 35,31% 0.16% 54,65% 9.06% 0.15% 100.00%  % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50% 90.48% 0.00% 0.48%
TOT.	2 50	2,90 3,10 3,30 5,00 6,00 90 120 150 180 240 260 270 360	9 429 2 485 89 2 1 016  Scorealthe State  No. of Loans 0 3 31 5 17 3 917 0 2 37 1 016	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 3.05% 0.59% 1.67% 0.30% 90.26% 0.60% 0.20% 3.64%	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 3 179 683 580 951 473 0 2 957 972 26 007 443	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% 4.05% 100,00%
TOT.	2 50	2,90 3,10 3,30 5,00 6,00 90 120 150 180 240 260 270 360	9 429 2 485 89 2 1 016  SCOR MINUS MEAN No. of Loans 0 3 31 5 17 3 917 0 2 37 1 016	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.30% 3.05% 0.59% 1.67% 0.30% 90.26% 6.00% 0.20% 3.64% 100.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863	0.66% 35,31% 0.16% 54,65% 9.08% 0.15% 100.00%  % of Total 0.00% 2.61% 0.47% 1.34% 0.50% 90,48% 0.00% 0.46% 4.05% 100.00%  % of Total
TOT.  Mont	2 50	2.90 3.10 3.30 3.60 6.00 9 Ebidus 33 60 90 120 150 240 240 260 270 360	9 429 2 485 89 2 1 016  Repeature regard  No. of Loans  0 3 31 5 17 3 917 0 2 37 1 016  Repeature regard  Repeature regard  Repeature regard  No. of Loans	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 3.05% 0.59% 1.67% 0.30% 90.26% 0.20% 3.04% 1.00.30%	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 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863  Current Balance (ZAR)	0.66% 35,31% 0.16% 54,65% 9.08% 0.15% 100.00%  % of Total 0.00% 0.47% 1.34% 0.50% 90.48% 90.00% 0.46% 4.05% 100.00% % of Total 90.00%
Month Season Sea	2 50	2.90 3.10 3.30 3.60 6.00 90 120 150 180 210 240 260 270 360	9 429 2 485 89 2 1 016  Kentanto Figure  No. of Loans 0 3 31 47 3 917 0 2 37 1 016  Kentanto Figure  No. of Loans 1 006	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 9.30% 3.05% 0.59% 1.67% 0.30% 90.26% 0.20% 3.64% 100.00%  % of Total 0.00% 90.20% 90.20% 90.20% 90.20% 90.40% 90.	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 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863  Current Balance (ZAR) 0 2 957 972 24 007 443 642 092 863	0.66% 35,31% 0.16% 54,65% 9.06% 0.15% 100.00%  % of Total 0.00% 0.47% 1.34% 0.47% 1.34% 0.00% 0.46% 4.05% 100.00% % of Total 99.09% 0.46% 4.05% 100.00%
Month Season	2 50	2,90 3,10 3,30 3,60 6,00 0 Module 33 60 90 120 150 240 240 270 360	3 429 2 485 89 2 1 016 50 100 100 100 100 100 100 100 100 100	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.30% 0.59% 1.67% 0.30% 90.26% 6.00% 0.20% 3.64% 100.30% 4 of Total 0.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863  Current Balance (ZAR) 630 253 377 2 146 810 0 0	0.66% 35,31% 0.16% 54,65% 9,08% 0.15% 100,00%  % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50% 90,48% 4.05% 100,00%  % of Total 90,00% 0.40% 0.00%
Month Season	2 50	2.90 3.10 3.30 3.60 6.00 90 120 150 180 210 240 260 270 360	9 429 2 485 89 2 1 016  Franching right  No. of Loans  0 3 31 6 17 3 917 0 2 37 1 016  ECANDIDITION  No. of Loans  1 005 5 0 0 0	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.59% 0.59% 0.59% 0.60% 0.20% 0.20% 0.00%  % of Total 0.00% 0.6% 0.00% 0.20% 0.6% 0.00% 0.20% 0.6% 0.00% 0.20% 0.6% 0.00% 0.20% 0.6% 0.00%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863  Current Balance (ZAR) 0 2 957 972 2 63 007 443 642 092 863  Current Balance (ZAR) 0 0 2 957 972 146 810 0 0 0 0	0.66% 35,31% 0.15% 54,65% 9,06% 0.15% 100,00%  % of Total 0.09% 2.61% 0.47% 1.34% 0.50% 90,48% 4.05% 100,00%  % of Total 99,00% 0.46% 4.05% 100,00%
Month Season	2 50	2,90 3,10 3,30 3,60 6,00 0,00 0,00 120 150 180 210 240 260 270 360 0,00 18 210 240 260 270 360 0,00 12 24 36 46 46 46 46 46 46 47 47 47 47 47 47 47 47 47 47 47 47 47	9 429 2 485 89 2 1 016  Fourthfur (Gru) No. of Loans 0 3 31 6 17 0 2 37 1 016  EO 4 10 10 10 10  No. of Loans 1 005 5 0 0 0	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.30% 0.59% 0.59% 0.59% 0.30% 0.20% 0.20% 0.20% 0.20% 0.40% 0.00% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60%	4 257 013 226 720 429 956 988 350 913 409 58 295 469 949 556 642 092 863  Current Balance (ZAR) 6 790 16 769 832 3 102 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863  Current Balance (ZAR) 636 253 377 2 146 810 0 0 0 0 0	0.66% 35,31% 0.16% 54,65% 9.08% 0.15% 100.00%  % of Total 0.00% 2.61% 0.47% 1.34% 0.50% 90,48% 0.00% 1.46% 4.05% 100.00%  % of Total 95.00% 0.33% 0.00% 0.00% 0.00% 0.00%
Month Season Sea	2 50	2.90 3.10 3.30 3.60 6.00 0 120 120 140 240 240 240 240 240 240 240 240 240 2	9 429 2 485 89 2 1 016  Sequential of Sequen	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.59% 1.67% 0.30% 0.20% 0.20% 0.20% 0.40% 0.40% 0.40% 0.40% 0.40% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60%	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 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863  Current Balance (ZAR) 0 2 957 972 2 146 610 0 0 0 0 0 0	0.66% 35,31% 0.16% 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% 100.00%  % of Total 59 00% 0.33% 0.00% 0.00% 0.00% 0.00%
Month Season Sea	2 50	2.90 3.10 3.30 3.60 6.00 90 120 120 180 240 240 240 240 240 240 240 240 240 360 48 48 60 72 48 48 60 90	9 429 2 485 89 2 1 016  5590 Julio Matte  No. of Loans 0 3 31 5 17 3 917 0 2 37 1 016  coath digates  No. of Loans 1 005 5 0 0 0 0 0	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.59% 1.67% 0.30% 90.26% 0.20% 3.64% 100.00%  % of Total 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) 0 598 790 16 769 832 3 002 347 8 625 322 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863  Current Balance (ZAR) 0 2 957 972 2 146 810 0 0 0 0 0 0 0 0 0 0	0.66% 35,31% 0.16% 54,65% 9.06% 0.15% 100.00%  % of Total 0.00% 0.09% 2.61% 0.47% 1.34% 0.50% 4.05% 100.00%  % of Total 99.09% 0.33% 0.30% 0.00% 0.00% 0.00% 0.00% 0.00%
Month Season Sea	2 50	2.90 3.10 3.30 3.60 6.00 0 120 120 140 240 240 240 240 240 240 240 240 240 2	9 429 2 485 89 2 1016 59 2 3 1016  No. of Loans 0 3 31 5 17 3 917 0 2 37 1 016  No. of Loans 1 005 5 0 0 0 0 0 0	0.89% 42.22% 0.20% 47.74% 8.76% 0.20% 100.00%  % of Total 0.00% 0.59% 1.67% 0.30% 0.20% 0.20% 0.20% 0.40% 0.40% 0.40% 0.40% 0.40% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60%	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 3 179 683 580 951 473 0 2 957 972 26 007 443 642 092 863  Current Balance (ZAR) 0 2 957 972 2 146 610 0 0 0 0 0 0	0.66% 35,31% 0.16% 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% 100.00%  % of Total 59 00% 0.33% 0.00% 0.00% 0.00% 0.00%

	gridento)	Kyaneyo		izutilinisior			
Emplo	ynxent Ty	/De		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
Satarira		<u></u>		853	38 96%	546 7 <b>78 62</b> 8	65,16%
Self En	netoyed			163	16.04%	95 314 236	14.84%
Unomp	layed			Ü	.8'06,0	0	0.00%
101AL				1 016	100,00%	642 092 863	100.00%
	idite)two	la on page	(्रोडसम् ११)।	ry (IVIc			
	ancy Ty			No. of Loans	% of Total	Current Balance (ZAR)	% of Total
Owner	Occupie	t)		897	68.29%	569 721 792	68,73%
	witer Odd	upred		119	11 71%	72 37   071	11.27%
ΤΟΤΛΙ				1 016	100,00%	642 092 863	100.00%
(r) Gas	nd and	liggijų div	นรุง เมื่อ	(11)32			
Loan f	urpose			No. of Loans	% of Total	Current Balance (ZAR)	% of Tota
	urchase			615	80.53%	399 952 562	62.29%
Refmai	nce			116	11.42%	57 461 138	8,95%
Switch				285	28.05%	184 679 164	28.76%
TOTAL	<del>-</del>			1 016	100.00%	G42 092 863	100,00%
e)( (()	miden of	leoghi <b>n</b> h	/Region				
Region	n			No. of Loans	% of Total	Current Balance (ZAR)	% of Tota
	auteng			436	42.91%	288 947 469	45.00%
Ha	istern Ca	pe		63	7.87%	45 138 146	7.039
Fire	ee State			29	2,85%	15 012 293	2.341
Κv	vaZuti-na	lste		180	17.72%	107 088 939	16.635
M	aimalang	а		46	4,53%	30 3 <b>79 25</b> 7	4.739
Ho	orth West			46	4 53%	19 176 270	2.999
Mo	nthom Ca	ape		3.2	1.18%	7 051 062	!,10:
1,31	npopo			3)	0.50%	3 640 550	0.579
TV	estern Ca	ap <del>e</del>		181	17 313%	125 658 878	19,571
TOTAL				1 016	100:00%	642 097 863	100,00"
		isam di	du ion				
PTIFia	inge (%)			No. of Loans	% of Total	Current Balance (ZAR)	% of Tota
5-	0	<=	10	224	22 05%	100 351 <b>6</b> 18	15,639
>	10	<=	15	260	25.59%	146 661 231	22.84
>	15	1094	20	236	23.23%	169 275 902	24,81°
26	20	≪=	25	204	20 08%	159 816 852	24.89
>	25	<=	40	92	9.06%	75 967 261	11 83
TOTA				1 018	100.00%	642 092 863	100,009
	distances	karin-19	vendi:	II.			
PTIR:	ange (%)			No, of Loans	% of Total	Current Balance (ZAR)	% of Tot
>	()	<=	10	221	21.75%	100 228 032	15.61
>	10	<=	15	260	25.59%	146 182 111	22.77
>	15	<:=	20	239	23,52%	160 125 729	24.94
>	20	<=	25	202	19.68%	168 176 950	24,63
	25	<=	31	94	9.25%	77 380 041	12.05
>							100,009