



SA Home Loans

**AMBER HOUSE FUND 7 (RF) LIMITED**

*(Incorporated in South Africa as a public company with limited liability under registration number 2019/292339/06)*

**Issue of ZAR58,500,000 Secured Class B3 Floating Rate Notes  
Under its ZAR4,000,000,000 Asset Backed Note Programme, registered with the  
JSE Limited on 13 August 2025**

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 Amber House Fund 7 (RF) Limited dated on or about 13 August 2025. 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 Debt and Specialist Securities Listings Requirements. The Issuer accepts full responsibility for the information contained in this Applicable Pricing Supplement, the Programme Memorandum, its annual financial statements or annual financial report and any amendments or supplements to the aforementioned documents 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 61 below.

SBSA acts in a number of different capacities in relation to the transactions envisaged in the Transaction Documents. SBSA and its affiliates may have a lending relationship with any party to the Transaction Documents and their respective affiliates from time to time and may have performed, and in the future may perform, banking, investment banking, advisory, consulting and other financial services for any such parties and/or entities, for which SBSA and its affiliates may receive customary advisory and transaction fees and expenses reimbursement.

In addition, in the ordinary course of its business activities, SBSA and its affiliates may make loans or hold a broad array of investments and actively trade debt and equity securities (or related derivative securities) and financial instruments (including bank loans) for their own account and for the accounts of their customers. Such loans, investments and securities activities may involve securities and/or instruments of any party to the Transaction Documents or their respective affiliates (including the Notes). SBSA and its affiliates may hedge their credit exposure to any party to the Transaction Documents or their respective affiliates in a manner consistent with their customary risk management policies.

The JSE takes no responsibility for the contents of this Applicable Pricing Supplement, the Issuer's annual financial statements or the annual financial report and any amendments or supplements to the aforementioned documents, and the JSE makes no representation as to the accuracy or completeness of this Applicable Pricing Supplement, the Issuer's annual financial statements or annual financial report and any amendments or supplements to the aforementioned documents. To the extent permitted by Applicable Law, 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, the Issuer's annual financial statements or the annual financial report and any amendments or supplements to the aforementioned documents and expressly disclaims any liability for any loss arising from or in reliance upon the whole or any part of the aforementioned documents. The JSE's approval of the registration of the Programme Memorandum and the listing of the Notes described in this Applicable Pricing Supplement is not to be taken in any way as an indication of the merits of the Issuer or of the Notes and, to the extent permitted by Applicable Law, the JSE will not be liable for any claim whatsoever.

#### **A. DESCRIPTION OF THE NOTES**

|   |                                      |
|---|--------------------------------------|
| 1. Issuer                                     | Amber House Fund 7 (RF) Limited      |
| 2. Status and Class of the Notes              | Secured Class B3 Floating Rate Notes |
| 3. Tranche number                             | 1                                    |
| 4. Series number                              | 3                                    |
| 5. Designated Class A Ranking                 | N/A                                  |
| 6. Class A Principal Lock-Out                 | N/A                                  |
| 7. Aggregate Principal Amount of this Tranche | ZAR58,500,000                        |
| 8. Issue Date(s)                              | 21 August 2025                       |
| 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)             | 21 August 2025                       |
| 13. Coupon Step-Up Date                       | 21 August 2030                       |

|   |   |
|---|---|
| 14. Refinancing Period  | The period beginning on (and including) 21 July 2030 and ending on (but excluding) 21 September 2030  |
| 15. Scheduled Maturity Date   | 21 August 2030  |
| 16. Final Redemption Date   | 21 August 2056  |
| 17. Use of Proceeds   | The net proceeds of the issue of this Tranche, together with the net proceeds from the issue of the Class A3 Notes, Class C3 Notes and the Class D3 Notes will be used to redeem the Principal Amount Outstanding of the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes and will be used to purchase Additional Home Loans on the Issue Date |
| 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 to and excluding 21 August 2027   |
| 21. Specified Currency  | Rand  |
| 22. Set out the relevant description of any additional Conditions relating to the Notes | N/A   |

**B. FIXED RATE NOTES**

|   |     |
|---|-----|
| 23. Fixed Coupon Rate   | N/A |
| 24. Interest Payment Date(s)  | N/A |
| 25. Interest Period(s)  | N/A |
| 26. Initial Broken Amount   | N/A |
| 27. Final Broken Amount   | N/A |
| 28. Coupon Step-Up Rate   | N/A |
| 29. Any other items relating to the particular method of calculating interest | N/A |

### C. FLOATING RATE NOTES

30. Interest Payment Date(s) The 21st day of February, May, August and November of each calendar year or, if such day is not a Business Day, the Business Day on which the interest will be paid, as determined in accordance with the applicable Business Day Convention (as specified in this Applicable Pricing Supplement). The first Interest Payment Date shall be 21 November 2025
31. Interest Period(s) Each period commencing on (and including) an Interest Payment Date and ending on (but excluding) the following Interest Payment Date; provided that the first Interest Period will commence on (and include) the Interest Commencement Date and end on (but exclude) the following Interest Payment Date (each Interest Payment Date as adjusted in accordance with the applicable Business Day Convention). The last Interest Period shall be from and including 22 May 2056 until and excluding 21 August 2056
32. Manner in which the Rate of Interest is to be determined Screen Rate Determination
33. Margin/Spread for the Coupon Rate 1.8% per annum to be added to the relevant Reference Rate
34. Margin/Spread for the Coupon Step-Up Rate 2.34% per annum to be added to the relevant Reference Rate
35. If ISDA Determination
- (a) Floating Rate Option N/A
  - (b) Designated Maturity N/A
  - (c) Reset Date(s) N/A
36. If Screen Determination
- (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) In respect of the first Interest Period, 18 August 2025, and thereafter the first Business Day of each Interest Period, as adjusted in accordance with the applicable Business Day Convention

|   |  |
|---|--|
| (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 |
| 37. If Coupon Rate to be calculated otherwise than by reference to the previous 2 sub-clauses above, insert basis for determining Coupon Rate/Margin/Fall back provisions | N/A  |
| 38. If different from the Calculation Agent, agent responsible for calculating amount of principal and interest   | N/A  |
| 39. Any other terms relating to the particular method of calculating interest   | N/A  |

**D. OTHER NOTES**

|  |     |
|--|-----|
| 40. If the Notes are not Fixed Rate Notes or Floating Rate Notes, or if the Notes are a combination of the above and some other Note, set out the relevant description (including, if applicable, the identity of the reference entity in the case of a credit linked Note) and any additional Conditions relating to such Notes | N/A |
|--|-----|

**E. GENERAL**

|  |  |
|--|--|
| 41. Description of the amortisation of Notes                 | Notes are redeemed in accordance with the Priority of Payments |
| 42. Additional selling restrictions                          | N/A  |
| 43. International Securities Numbering (ISIN)                | ZAG000218298   |
| 44. Stock Code   | AHF7B3   |
| 45. Financial Exchange                                       | JSE Limited  |
| 46. Dealer(s)  | N/A  |
| 47. Method of distribution                                   | Private Placement  |
| 48. Credit Rating assigned to this Tranche of Notes (if any) | Aaa.za (sf), with effect from the Issue Date                   |
| 49. Date of issue of current Credit Rating                   | 21 August 2025   |
| 50. Date of next expected Credit Rating review               | 21 August 2026, annually thereafter                            |

|   |  |
|---|--|
| 51. Rating Agency   | Moody's Investors Service  |
| 52. Governing Law   | South Africa   |
| 53. Last day to register  | Close of business on the Business Day immediately preceding the first day of a Books Closed Period   |
| 54. Books closed period   | The periods 17 February to 21 February, 17 May to 21 May, 17 August to 21 August and 17 November to 21 November of each calendar year  |
| 55. Calculation Agent, if not the Servicer  | SA Home Loans (Pty) Ltd  |
| 56. Specified Office of the Calculation Agent   | Per the Programme Memorandum   |
| 57. Issuer Settlement Agent   | SBSA   |
| 58. Specified Office of the Issuer Settlement Agent   | Per the Programme Memorandum   |
| 59. Transfer Secretary  | SA Home Loans (Pty) Ltd  |
| 60. Specified Office of the Transfer Secretary  | Per the Programme Memorandum   |
| 61. Programme Limit   | ZAR4,000,000,000   |
| 62. Aggregate Principal Amount Outstanding of Notes in issue on the Issue Date of this Tranche    | ZAR 0, excluding this Tranche of Notes and any other Tranche(s) of Notes to be issued on the Issue Date  |
| 63. Aggregate Principal Amount Outstanding of Notes to be issued simultaneously with this Tranche | ZAR1,111,500,000   |
| 64. Reserve Fund Required Amount  | <p>(a) on the Issue Date ZAR49,725,000;</p> <p>(b) on each Interest Payment Date after the Issue Date up until the Latest Coupon Step-Up Date, an amount equal to at least 4.25% of the aggregate Principal Amount of the Notes on the most recent Issue Date;</p> <p>(c) on each Interest Payment Date after the Latest Coupon Step-Up Date until the Final Redemption Date the greater of (i) the Reserve Fund Required Amount on the immediately preceding Interest Payment Date less the Principal Deficiency on the immediately preceding Interest Payment Date; (ii) 4.25% of the aggregate Principal Amount</p> |

- Outstanding of the Notes (iii) 0.15% of the aggregate Principal Amount Outstanding of the Notes as at the last Issue Date; and
- (d) the Final Redemption Date, zero
65. Liquidity Facility Limit N/A
66. Start-Up Loan ZAR29,250,000
67. Definition: Class A Principal Lock-Out N/A
68. Redraw Reserve Required Amount
- (a) on the Issue Date ZAR11,700,000;
- (b) on each Interest Payment Date after the Issue Date up until the Latest Coupon Step-Up Date, an amount equal to at least 1% of the aggregate Principal Amount of the Notes outstanding from time to time;
- (c) on each Interest Payment Date after the Latest Coupon Step Up Date, zero
69. Weighted Average Yield of the Home Loan Pool The weighted average yield will be set out in the Investor Report
70. Level of collateralisation The level of collateralisation will be set out in the Investor Report
71. Concentration of obligors that account for 10% or more of the asset value Information on the concentration of obligors that account for 10% or more of the asset value will be set out in the Investor Report
72. Maximum Weighted Average Life N/A
73. Other provisions
- (a) Further information with regards to the Home Loan Pool please refer to <http://www.sahomeloans.com/Investors>
- (b) The table detailing the Estimated Life of the Notes is set out below:

| <b>Weighted Average Life (Years)</b> |               |
|--------------------------------------|---------------|
| <b>CPR</b>                           | <b>7.50%</b>  |
| WAL - Call                           | 5.00          |
| WAL - No call                        | 8.19          |
| Last Cash Flow - No call             | 12.50         |
| <b>CPR</b>                           | <b>10.00%</b> |
| WAL - Call                           | 5.00          |
| WAL - No call                        | 8.03          |

|                          |        |
|--------------------------|--------|
| Last Cash Flow - No call | 12.50  |
| CPR                      | 12.00% |
| WAL - Call               | 5.00   |
| WAL - No call            | 7.83   |
| Last Cash Flow - No call | 12.25  |

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

74. Material Change Statement

As at the date of this Applicable Pricing Supplement and following due and careful enquiry, the Issuer confirms that there has been no material change in the financial or trading position of the Issuer since the date of its last annual audited financial statements to the date hereof. This statement has neither been confirmed nor has it been verified by the auditors of the Issuer

REPORT OF THE INDEPENDENT AUDITORS - SEE THE SERVICER'S WEBSITE at [www.sahomeloans.com/investors](http://www.sahomeloans.com/investors) under the section titled "Transaction Documents", in the sub-section titled "Amber House Fund 7".

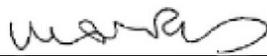
HOME LOAN POOL DATA – SEE APPENDIX "A". For further information pertaining to the material characteristics of the Home Loan Pool, including, inter alia, the distribution and measurement of the concentration of the Home Loan Pool to each such characteristic with reference to their respective Portfolio Covenants ("Portfolio Distributions"). Please also see the Investor Report issued by the Servicer and the Servicer's website [www.sahomeloans.com](http://www.sahomeloans.com), under the sub-header "Performance Review (including Annual Financial Statements)" included in the section headed "Investors". The Investor Report is available at <https://www.sahomeloans.com/about/investors>.

Application is hereby made to list this Tranche of the Notes on the Interest Rate Market of the JSE, as from 21 August 2025, pursuant to the Amber House Fund 7 (RF) Limited Asset Backed Note Programme.

SIGNED at Johannesburg this 18th day of August 2025.

For and on behalf of  
**AMBER HOUSE FUND 7 (RF) LIMITED (ISSUER)**

  
 Name: SAYERS, GARY THOMAS  
 Capacity: Director  
 who warrants his/her authority hereto

  
 Name : TOWERS, DAVID PETER  
 Capacity: Director  
 who warrants his/her authority hereto

## APPENDIX "A"

### POOL DATA

| Mortgage Portfolio Summary                |                        |         |           |
|---|------------------------|---------|-----------|
| Pool Summary                              | Weighted Average       | Minimum | Maximum   |
| Date of Pool Cut                          | Monday, 11 August 2025 |         |           |
| Aggregate Current Portfolio Balance (ZAR) | 1 130 967 232          |         |           |
| Number of Loans                           | 2 030                  |         |           |
| Current Loan Amount (ZAR)                 | 557 127                | -18 973 | 2 398 315 |
| Committed Loan Amount (ZAR)               | 581 427                | 139 175 | 2 500 645 |
| Current LTV (%)                           | 76.75%                 | 0.02    | 1.21      |
| Committed LTV (%)                         | 77.39%                 | 0.12    | 1.00      |
| Interest Margin (3mJibar plus)            | 3.94%                  | 2.50%   | 6.55%     |
| Remaining Term (months)                   | 162                    | 44      | 304       |
| Seasoning (months)                        | 78                     | 55      | 136       |
| Current PTI Ratio (%)                     | 21.33%                 | 0.00%   | 100.00%   |
| Credit PTI Ratio (%)                      | 21.37%                 | 2.02%   | 100.00%   |

| Arrear Summary                                    |               | % of Arrears | % of Total |
|---|---------------|--------------|------------|
| Performing (less than 0.5 instalments in arrears) | 1 057 902 507 |              | 93.54%     |
| Arrears 0.5 - 1 instalment (excl. arrears <R300)  | 16 617 059    | 22.74%       | 1.47%      |
| Arrears 1 - 2 instalments                         | 19 801 588    | 27.10%       | 1.75%      |
| Arrears 2 - 3 instalments                         | 9 497 180     | 13.00%       | 0.84%      |
| Arrears 3 - 6 instalments                         | 10 889 424    | 14.90%       | 0.96%      |
| Arrears 6 - 12 instalments                        | 2 596 504     | 3.55%        | 0.23%      |
| Arrears > 12 instalments                          | 13 662 972    | 18.70%       | 1.21%      |
| Total arrears                                     | 73 064 725    | 100.00%      | 6.46%      |

#### Distribution of Loans by Current LTV

| LTV Range (%) | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|---------------|--------------|----------------|-----------------------|----------------|
| > 0 <= 50     | 157          | 7.73%          | 56 449 918            | 4.99%          |
| > 50 <= 60    | 111          | 5.47%          | 68 351 915            | 6.04%          |
| > 60 <= 70    | 265          | 13.05%         | 149 664 081           | 13.23%         |
| > 70 <= 80    | 556          | 27.39%         | 297 892 789           | 26.34%         |
| > 80 <= 90    | 781          | 38.47%         | 457 016 924           | 40.41%         |
| > 90 <= 100   | 160          | 7.88%          | 101 591 606           | 8.98%          |
| <b>TOTAL</b>  | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

#### Distribution of Loans by Committed LTV

| LTV Range (%) | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|---------------|--------------|----------------|-----------------------|----------------|
| > 0 <= 50     | 88           | 4.33%          | 45 814 652            | 4.05%          |
| > 50 <= 60    | 100          | 4.93%          | 66 832 107            | 5.91%          |
| > 60 <= 70    | 216          | 10.64%         | 127 724 977           | 11.29%         |
| > 70 <= 80    | 365          | 17.98%         | 206 475 974           | 18.26%         |
| > 80 <= 90    | 1 201        | 59.16%         | 645 211 568           | 57.05%         |
| > 90 <= 100   | 60           | 2.96%          | 38 907 953            | 3.44%          |
| <b>TOTAL</b>  | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

#### Distribution of Loans by Current Principal Balance

| Current Principal Balance (ZAR) | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|---------------------------------|--------------|----------------|-----------------------|----------------|
| > 0 <= 500 000                  | 1 049        | 51.67%         | 374 172 210           | 33.08%         |
| > 500 000 <= 750 000            | 628          | 30.94%         | 377 843 794           | 33.41%         |
| > 750 000 <= 1 000 000          | 180          | 8.87%          | 153 003 232           | 13.53%         |
| > 1 000 000 <= 1 250 000        | 96           | 4.73%          | 107 510 781           | 9.51%          |
| > 1 250 000 <= 1 500 000        | 43           | 2.12%          | 58 738 005            | 5.19%          |
| > 1 500 000 <= 1 750 000        | 23           | 1.13%          | 36 863 472            | 3.26%          |
| > 1 750 000 <= 2 000 000        | 5            | 0.25%          | 9 163 980             | 0.81%          |
| > 2 000 000 <= 5 000 000        | 6            | 0.30%          | 13 671 758            | 1.21%          |
| <b>TOTAL</b>                    | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

**Distribution of Loans by Interest Rate Margin (3mJIBAR plus)**

| Interest Margin (%) | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|---------------------|--------------|----------------|-----------------------|----------------|
| > < 2.50            | 0            | 0.00%          | 0                     | 0.00%          |
| >= 2.50 <= 2.80     | 133          | 6.55%          | 92 561 542            | 8.18%          |
| > 2.80 <= 3.20      | 121          | 5.96%          | 84 510 841            | 7.47%          |
| > 3.20 <= 3.80      | 480          | 23.65%         | 275 190 274           | 24.33%         |
| > 3.80 <= 4.20      | 722          | 35.57%         | 397 460 570           | 35.14%         |
| > 4.20              | 574          | 28.28%         | 281 244 006           | 24.87%         |
| <b>TOTAL</b>        | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

**Distribution of Loans by Months of Remaining Term**

| Months Remaining | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|------------------|--------------|----------------|-----------------------|----------------|
| > 0 <= 60        | 3            | 0.15%          | 920 737               | 0.08%          |
| > 60 <= 90       | 11           | 0.54%          | 4 461 186             | 0.39%          |
| > 90 <= 120      | 46           | 2.27%          | 29 347 866            | 2.59%          |
| > 120 <= 150     | 361          | 17.78%         | 193 248 782           | 17.09%         |
| > 150 <= 180     | 1 389        | 68.42%         | 747 695 505           | 66.11%         |
| > 180 <= 210     | 205          | 10.10%         | 140 468 737           | 12.42%         |
| > 210 <= 240     | 1            | 0.05%          | 922 100               | 0.08%          |
| > 280 <= 360     | 14           | 0.69%          | 13 902 320            | 1.23%          |
| <b>TOTAL</b>     | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

**Distribution of Loans by Months since Origination**

| Seasoning (Months) | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|--------------------|--------------|----------------|-----------------------|----------------|
| > - <= 30          | 0            | 0.00%          | 0                     | 0.00%          |
| > 30 <= 60         | 238          | 11.72%         | 163 197 968           | 14.43%         |
| > 60 <= 90         | 1 418        | 69.85%         | 763 208 932           | 67.48%         |
| > 90 <= 120        | 346          | 17.04%         | 185 572 657           | 16.41%         |
| > 120 <= 150       | 28           | 1.38%          | 18 987 676            | 1.68%          |
| <b>TOTAL</b>       | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

**Distribution of Loans by Employment Indicator**

| Employment Type                  | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|----------------------------------|--------------|----------------|-----------------------|----------------|
| 1 Employed                       | 504          | 24.83%         | 287 371 562           | 25.41%         |
| 2 Protected life-time employment | 1 474        | 72.61%         | 803 117 473           | 71.01%         |
| 3 Self employed                  | 36           | 1.77%          | 33 194 795            | 2.94%          |
| 7 Unemployed                     | 16           | 0.79%          | 7 283 403             | 0.64%          |
| <b>TOTAL</b>                     | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

**Distribution of Loans by Occupancy Type**

| Occupancy Type       | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|----------------------|--------------|----------------|-----------------------|----------------|
| 1 Owner occupied     | 1 928        | 94.98%         | 1 078 382 942         | 95.35%         |
| 2 Non owner occupied | 102          | 5.02%          | 52 584 291            | 4.65%          |
| <b>TOTAL</b>         | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

**Distribution of Loans by Loan Purpose**

| Loan Purpose     | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|------------------|--------------|----------------|-----------------------|----------------|
| 1 Purchase       | 1 812        | 89.26%         | 987 712 683           | 87.33%         |
| 2 Remortgage     | 181          | 8.92%          | 122 423 429           | 10.82%         |
| 4 Equity release | 37           | 1.82%          | 20 831 121            | 1.84%          |
| <b>TOTAL</b>     | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

**Distribution of Loans by Region**

| Region        | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|---------------|--------------|----------------|-----------------------|----------------|
| Eastern Cape  | 212          | 10.44%         | 108 658 819           | 9.61%          |
| Free State    | 112          | 5.52%          | 57 119 507            | 5.05%          |
| Gauteng       | 958          | 47.19%         | 528 717 803           | 46.75%         |
| Kwazulu-natal | 261          | 12.86%         | 146 417 401           | 12.95%         |
| Limpopo       | 31           | 1.53%          | 18 686 433            | 1.65%          |
| Mpumalanga    | 95           | 4.68%          | 54 761 592            | 4.84%          |
| North West    | 50           | 2.46%          | 26 564 328            | 2.35%          |
| Northern Cape | 26           | 1.28%          | 16 584 083            | 1.47%          |
| Western Cape  | 285          | 14.04%         | 173 457 265           | 15.34%         |
| <b>TOTAL</b>  | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

**Distribution of Loans by Current PTI**

| PTI Range (%) | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|---------------|--------------|----------------|-----------------------|----------------|
| <= 10         | 220          | 10.84%         | 87 979 495            | 7.78%          |
| > 10 <= 15    | 365          | 17.98%         | 194 921 035           | 17.23%         |
| > 15 <= 20    | 524          | 25.81%         | 292 274 888           | 25.84%         |
| > 20 <= 25    | 500          | 24.63%         | 290 938 934           | 25.72%         |
| > 25 <= 30    | 290          | 14.29%         | 176 039 990           | 15.57%         |
| > 30          | 131          | 6.45%          | 88 812 890            | 7.85%          |
| <b>TOTAL</b>  | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

**Distribution of Loans by Credit PTI**

| PTI Range (%) | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|---------------|--------------|----------------|-----------------------|----------------|
| <= 10         | 184          | 9.06%          | 95 548 512            | 8.45%          |
| > 10 <= 15    | 329          | 16.21%         | 187 810 522           | 16.61%         |
| > 15 <= 20    | 489          | 24.09%         | 276 299 780           | 24.43%         |
| > 20 <= 25    | 498          | 24.53%         | 284 524 290           | 25.16%         |
| > 25 <= 30    | 400          | 19.70%         | 214 131 715           | 18.93%         |
| > 30          | 130          | 6.40%          | 72 652 414            | 6.42%          |
| <b>TOTAL</b>  | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

**Distribution of Loans by Origination Year**

| Region       | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|--------------|--------------|----------------|-----------------------|----------------|
| <= 2014      | 8            | 0.39%          | 6 396 195             | 0.57%          |
| 2015         | 28           | 1.38%          | 16 247 912            | 1.44%          |
| 2016         | 62           | 3.05%          | 40 257 801            | 3.56%          |
| 2017         | 240          | 11.82%         | 122 434 454           | 10.83%         |
| 2018         | 658          | 32.41%         | 346 334 695           | 30.62%         |
| 2019         | 529          | 26.06%         | 271 988 887           | 24.05%         |
| 2020         | 502          | 24.73%         | 325 651 684           | 28.79%         |
| 2021         | 3            | 0.15%          | 1 655 602             | 0.15%          |
| <b>TOTAL</b> | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |

**Distribution of Loans by Income**

| Income Range (R)     | No. of Loans | % of Total     | Current Balance (ZAR) | % of Total     |
|----------------------|--------------|----------------|-----------------------|----------------|
| <= 50 000            | 1 550        | 76.35%         | 735 483 555           | 65%            |
| > 50 001 <= 100 000  | 383          | 18.87%         | 300 404 391           | 27%            |
| > 100 001 <= 150 000 | 73           | 3.60%          | 73 144 152            | 6%             |
| > 150 001 <= 200 000 | 13           | 0.64%          | 11 476 756            | 1%             |
| > 200 001 <= 250 000 | 4            | 0.20%          | 2 109 932             | 0%             |
| > 250 001 <= 300 000 | 3            | 0.15%          | 3 232 419             | 0%             |
| > 300 001            | 4            | 0.20%          | 5 116 027             | 0%             |
| <b>TOTAL</b>         | <b>2 030</b> | <b>100.00%</b> | <b>1 130 967 232</b>  | <b>100.00%</b> |