



AMBER HOUSE FUND 2 (RF) LIMITED

(Incorporated in South Africa as a public company with limited liability under registration number 2012/065316/06)

Issue of ZAR96,000,000 Secured Class C Floating Rate Notes Under its ZAR4,000,000,000 Asset Backed Note Programme, registered with the JSE Limited on 7 July 2021

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 2 (RF) Limited dated on or about 2 July 2021. 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, 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 62 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 2 (RF) Limited
2. Status and Class of the Notes	Secured Class C Floating Rate 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	ZAR96,000,000
8. Issue Date(s)/Settlement Date(s)	19 July 2021
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)	19 July 2021
13. Coupon Step-Up Date	18 July 2026

14. Refinancing Period	The period beginning on (and including) 18 June 2026 and ending on (but excluding) 18 August 2026
15. Scheduled Maturity Date	18 July 2026
16. Final Redemption Date	18 July 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 Omega Notes, Class A1 Notes, Class A2 Notes, Class A3 Notes, Class B Notes, the Class D Notes and the Start-Up Loan will, to the extent required, be used to redeem the Notes currently in issue, to purchase the Home Loan Pool, to fund the Reserve Fund, the Arrears Reserve and (if applicable) the Interest Reserve. The Home Loan Pool acquired by the Issuer will be transferred to the Issuer 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 18 July 2024 (subject to a Stop Lending Trigger Event not occurring)
21. Revolving Period	N/A
22. Specified Currency	Rand
23. Set out the relevant description of any additional Conditions relating to the Notes	N/A

B. FIXED 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

C. FLOATING RATE NOTES

31. Interest Payment Date(s) Means the 18th day of January, April, July and October 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 18 October 2021
32. Interest Period(s) Means 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 18 April 2056 until and excluding 18 July 2056
33. Manner in which the Rate of Interest is to be determined Screen Rate Determination
34. Margin/Spread for the Coupon Rate 3.00% per annum to be added to the relevant Reference Rate
35. Margin/Spread for the Coupon Step-Up Rate 3.00% per annum to be added to the relevant Reference Rate
36. If ISDA Determination
- (a) Floating Rate Option N/A
 - (b) Designated Maturity N/A
 - (c) Reset Date(s) N/A
37. If Screen Determination
- (a) Reference Rate (including relevant period by reference to which the Coupon Rate is to be calculated) 3 month ZAR-JIBAR
 - (b) Rate Determination Date(s) Means the 18th day of January, April, July and October of each calendar year, provided that the first Rate Determination Date shall be 12 July 2021

(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

D. 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
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E. GENERAL

42. Description of the amortisation of Notes	Notes are redeemed in accordance with the Priority of Payments
43. Additional selling restrictions	N/A
44. International Securities Numbering (ISIN)	ZAG000177932
45. Stock Code	AH2C11
46. Financial Exchange	JSE Limited
47. Dealer(s)	N/A
48. Method of distribution	Private Placement
49. Rating assigned to this Tranche of Notes (if any)	A3.za, with effect from the Issue Date
50. Date of issue of current Rating	19 July 2021
51. Date of next expected Rating review	19 July 2022, annually thereafter

52. Rating Agency	Moody's Investors Service
53. Governing Law	South Africa
54. Last day to register	The date on which the holdings, upon which the event entitlement (being payments of Interest Amounts or Redemption Amounts) is based, are determined. For payments of the Interest Amounts it is the close of business on the Business Day immediately preceding the first date during which the Register is closed and for payments of the Redemption Amounts it is the close of business on the Business Day immediately preceding the Interest Payment Date
55. Books closed period	The periods 13 January to 17 January, 13 April to 17 April, 13 July to 17 July and 13 October to 17 October of each calendar year
56. Calculation Agent and Paying Agent, if not the Servicer	SA Home Loans (Pty) Ltd
57. Specified Office of the Calculation Agent	Per the Programme Memorandum
58. Transfer Secretary	SA Home Loans (Pty) Ltd
59. Specified Office of the Transfer Secretary	Per the Programme Memorandum
60. Issuer Settlement Agent	SBSA
61. Specified Office of the Issuer Settlement Agent	Per the Programme Memorandum
62. Programme Limit	ZAR4,000,000,000
63. Aggregate Principal Amount Outstanding of Notes in issue on the Issue Date of this Tranche	ZAR0, excluding this Tranche of Notes and any other Tranche(s) of Notes to be issued on the Issue Date
64. Aggregate Principal Amount Outstanding of Notes to be issued simultaneously with this Tranche	ZAR2,654,000,000
65. Reserve Fund Required Amount	(a) on the Issue Date ZAR110,000,000; (b) on each Interest Payment Date after the Issue Date up until the Latest Coupon Step-Up Date, an amount equal to at least 4% of the aggregate Principal Amount of the Notes on the most recent Issue Date; (c) on each Interest Payment Date after the Latest Coupon Step-Up Date until

the Latest 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% of the aggregate Principal Amount Outstanding of the Notes; and (iii) 0.15% of the aggregate Principal Amount Outstanding of the Notes as at the last Issue Date; and

(d) the Latest Final Redemption Date, zero;

66. Portion of the Arrears Reserve Required Amount funded on the Issue Date from the Notes and the Start-Up Loan	ZAR6,875,000
67. Portion of the Interest Reserve Required Amount (if applicable) funded on the Issue Date from the Notes and the Start-Up Loan	ZAR0
68. Liquidity Facility Limit	ZAR123,750,000
69. Start-Up Loan	ZAR68,750,000
70. Definition: Class A Principal Lock-Out	N/A
71. Scheduled Redemption Amount	N/A
72. Weighted Average Yield of the Home Loan Pool	The weighted average yield will be set out in the Investor Report
73. Level of collateralisation	The level of collateralisation will be set out in the Investor Report
74. 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, together with the financial information of such entity
75. Other provisions	<p>(a) Further information with regards to the Home Loan Pool please refer to http://www.sahomeloans.com/AboutUs/BusinessPartners.aspx</p> <p>(b) The table detailing the Estimated Life of the Notes is set out below:</p>

Weighted Average Life (Years)	
CPR	8.00%
WAL - Call	5.00
WAL - No call	10.42
Last Cash Flow - No call	17.25
CPR	10.00%
WAL - Call	5.00
WAL - No call	10.22
Last Cash Flow - No call	17.25
CPR	12.00%
WAL - Call	5.00
WAL - No call	9.74
Last Cash Flow - No call	17.00

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"

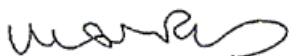
POOL DATA – SEE APPENDIX "B". Please also see the Investor Report issued by the Servicer and the Servicer's website www.sahomeloans.com, under the section headed "Business Partners" for further information on the Sellers. The Investor Report is available at

https://www.sahomeloans.com/about/business-partners/investors?d=L1BlcmZvcm1hbmNlIFJldmllldyAoaW5jbHVkaW5nIEFubnVhbCBGaW5hbmNpYWwgU3RhdGVtZW50cykvQW1iZXIgaSG91c2UgRnVuZCAyL1F1YXJ0ZXJseSBSZXBvcnRz&m1dll_index_get=0.

Application is hereby made to list this Tranche of the Notes on the Interest Rate Market of the JSE, as from 19 July 2021, pursuant to the Amber House Fund 2 (RF) Limited Asset Backed Note Programme.

SIGNED at Johannesburg this 12th day of July 2021.

For and on behalf of
 AMBER HOUSE FUND 2 (RF) LIMITED
(ISSUER)



Name: David Towers

Capacity: Director
 who warrants his/her authority hereto



Name: Derek Lawrance

Capacity: Director
 who warrants his/her authority hereto

APPENDIX "A"



Ernst & Young Incorporated
1 Pencarrow Crescent
La Lucia Ridge Office Park
PO Box 859
Durban 4000

Tel: +27 (0) 31 576 8000
Fax: +27 (0) 31 576 8300
Docex 117 Durban
ey.com

Co. Reg. No. 2005/002308/21

REPORT OF THE INDEPENDENT AUDITOR OF THE ISSUER

Limited Assurance Report of the Independent Auditor regarding the conduct of the proposed securitisation scheme of Amber House Fund 2 (RF) Limited in accordance with the requirements of the Securitisation Scheme Regulations (Government Notice 2, Government Gazette 30628 of 1 January 2008)

We have performed our limited assurance engagement in respect of the conduct of the proposed securitisation scheme by Amber House Fund 2 (RF) Limited ("the Issuer").

The subject matter comprises the conduct of the proposed securitisation scheme as set out in the programme memorandum dated on 2 July 2021 (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.

Our Independence and Quality Control

We have complied with the independence and other ethical requirements of the Independent Regulatory Board for Auditors' Code of Professional Conduct for Registered Auditors (IRBA Code), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour. The IRBA Code is consistent with the corresponding sections of the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards).

The firm applies the International Standard on Quality Control 1 and accordingly maintains a comprehensive system of quality control, including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

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, issued by the International Auditing and Assurance Standards Board. That standard requires us 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 on the underlying information.

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

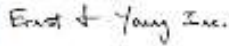
In a limited assurance engagement, the evidence gathering procedures are more limited than for a reasonable assurance engagement and therefore less assurance is obtained than in a reasonable assurance engagement. Accordingly, we do not express a reasonable assurance opinion about whether the conduct 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 the conduct of the proposed securitisation scheme is not in compliance, in all material respects, with the relevant provisions being paragraphs 15(1)(a) and 16(2)(a)(vii) of the Notice.

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. It is intended solely for the use of the directors of Amber House Fund 2 (RF) Limited and the Registrar of Banks and for inclusion in the applicable pricing supplement and should not be distributed to other parties or used for other purposes.

DocuSigned by

32761D86F4E0486

Ernst & Young Inc.
Director: Irshaad Soomar
Registered Auditors
Chartered Accountants (SA)

9 July 2021

APPENDIX "B"

POOL DATA

Distribution of Loans by Loan Margin

Loan margin (%)	Number of loans	% Number	Loan Balance	% Balance
>= 1.7 <= 2.7%	3 083	43.34%	649 889 559	24.05%
>= 2.7 <= 2.9%	1 490	20.95%	537 255 143	19.88%
>= 2.9 <= 3.1%	266	3.74%	133 957 199	4.96%
>= 3.1 <= 3.3%	798	11.22%	445 109 256	16.47%
>= 3.3 <= 3.6%	435	6.12%	287 622 299	10.65%
>= 3.6 <= 4%	482	6.78%	307 307 650	11.37%
>= 4 <= 6%	556	7.82%	339 492 307	12.56%
>= 6 <= 8%	3	0.04%	1 255 564	0.05%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Region

Geographical split	Number of loans	% Number	Loan Balance	% Balance
Eastern Cape	670	9.42%	223 723 072	8.28%
Free State	298	4.19%	112 979 734	4.18%
Gauteng	2 753	38.70%	1 176 215 458	43.53%
KwaZulu-Natal	1 350	18.98%	451 145 958	16.70%
Limpopo	99	1.39%	43 131 599	1.60%
Mpumalanga	308	4.33%	133 124 377	4.93%
North West	172	2.42%	66 383 539	2.46%
Northern Cape	85	1.19%	32 819 642	1.21%
Western Cape	1 378	19.37%	462 365 597	17.11%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Loan Purpose

Loan purpose	Number of loans	% Number	Loan Balance	% Balance
Purchase	2 898	40.74%	1 568 298 014	58.04%
Remortgage	3 649	51.30%	999 541 545	36.99%
Equity release	566	7.96%	134 049 417	4.96%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Occupancy Type

Owner Occupied split	Number of loans	% Number	Loan Balance	% Balance
Non-Owner Occupied	6 468	90.93%	2 463 962 505	91.19%
Owner Occupied	645	9.07%	237 926 471	8.81%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Employment Indicator

Payment Type Split	Number of loans	% Number	Loan Balance	% Balance
Payroll Deduction	2 052	28.85%	1 029 105 297	38.09%
Non-Payroll Deduction	5 061	71.15%	1 672 783 679	61.91%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Year of Origination

Year of origination	Number of loans	% Number	Loan Balance	% Balance
2000 - 2004	38	0.53%	10 562 954	0.39%
2005	39	0.55%	9 587 729	0.35%
2006	627	8.81%	108 783 709	4.03%
2007	1 367	19.22%	301 756 749	11.17%
2008	989	13.90%	225 550 177	8.35%
2009	348	4.89%	98 411 158	3.64%
2010	730	10.26%	234 210 584	8.67%
2011	392	5.51%	168 963 842	6.25%
2012	390	5.48%	180 487 106	6.68%
2013	577	8.11%	322 277 251	11.93%
2014	355	4.99%	207 931 072	7.70%
2015	21	0.30%	8 037 049	0.30%
2016	7	0.10%	3 387 467	0.13%
2017	44	0.62%	22 771 127	0.84%
2018	197	2.77%	110 925 469	4.11%
2019	239	3.36%	136 977 414	5.07%
2020	627	8.81%	445 906 208	16.50%
2021	126	1.77%	105 361 911	3.90%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Current Principal Balance

Loan balance (Rand)	Number of loans	% Number	Loan Balance	% Balance
0 - 500,000	5 206	73.19%	1 205 134 897	44.60%
500,001 - 750,000	1 117	15.70%	679 928 615	25.16%
750,001 - 1,000,000	459	6.45%	395 350 562	14.63%
1,000,001 - 1,250,000	187	2.63%	208 724 740	7.73%
1,250,001 - 1,500,000	94	1.32%	128 227 627	4.75%
1,500,001 - 1,750,000	33	0.46%	53 073 893	1.96%
1,750,001 - 2,000,000	17	0.24%	31 448 643	1.16%
2,000,000 +	-	0.00%	0	0.00%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Current PTI

Current PTI (%)	Number of loans	% Number	Loan Balance	% Balance
> 0 <= 10	2 631	36.99%	653 231 740	24.18%
> 10 <= 15	1 807	25.40%	739 511 049	27.37%
> 15 <= 20	1 475	20.74%	685 790 712	25.38%
> 20 <= 25	809	11.37%	415 174 255	15.37%
> 25 <= 30	367	5.16%	199 884 402	7.40%
> 30 <= 31	13	0.18%	5 867 129	0.22%
> 31	11	0.15%	2 429 690	0.09%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Credit PTI

Credit PTI (%)	Number of loans	% Number	Loan Balance	% Balance
> 0 <= 10	1 587	22.31%	462 982 684	17.14%
> 10 <= 15	1 721	24.20%	639 088 773	23.65%
> 15 <= 20	1 533	21.55%	645 308 265	23.88%
> 20 <= 25	1 196	16.81%	525 670 534	19.46%
> 25 <= 30	956	13.44%	386 600 954	14.31%
> 30 <= 31	120	1.69%	42 237 767	1.56%
> 31	-	0.00%	0	0.00%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Remaining Term

Months remaining	Number of loans	% Number	Loan Balance	% Balance
> 0 <= 60	288	4.05%	49 148 674	1.82%
> 60 <= 90	2 688	37.79%	561 569 367	20.78%
> 90 <= 120	1 350	18.98%	445 648 321	16.49%
> 120 <= 150	1 124	15.80%	573 978 578	21.24%
> 150 <= 180	430	6.05%	249 363 987	9.23%
> 180 <= 210	258	3.63%	146 175 813	5.41%
> 210 <= 240	952	13.38%	652 783 163	24.16%
> 280 <= 360	23	0.32%	23 221 073	0.86%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Reset Dates

Reset	Number of loans	% Number	Loan Balance	% Balance
18th day of January, April, July and October	5 877	82.62%	1 878 135 114	69.51%
21st day of February, May, August and November	1 236	17.38%	823 753 863	30.49%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Committed LTV

Committed LTV (%)	Number of loans	% Number	Loan Balance	% Balance
0 -50	4 424	62.20%	1 096 263 002	40.57%
51 - 60	814	11.44%	399 008 026	14.77%
61 - 70	563	7.92%	329 331 448	12.19%
71 - 80	76	1.07%	53 532 638	1.98%
81 - 90	-	0.00%	0	0.00%
91 - 100	1 236	17.38%	823 753 863	30.49%
100 >	-	0.00%	0	0.00%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Current LTV

Current LTV (%)	Number of loans	% Number	Loan Balance	% Balance
0 -50	4 498	63.24%	1 096 722 079	40.59%
51 - 60	714	10.04%	371 697 969	13.76%
61 - 70	559	7.86%	334 575 047	12.38%
71 - 80	125	1.76%	80 130 222	2.97%
81 - 90	79	1.11%	36 067 324	1.33%
91 - 100	1 138	16.00%	782 696 335	28.97%
100 >	-	0.00%	0	0.00%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Income

Income	Number of loans	% Number	Loan Balance	% Balance
> 0 <= 20 001	238	3.35%	23 188 727	0.86%
> 10 000 <= 20 000	1 537	21.61%	319 514 689	11.83%
> 20 001 <= 30 000	1 780	25.02%	580 051 573	21.47%
> 30 001 <= 40 000	1 192	16.76%	476 973 953	17.65%
> 40 001 <= 50 000	776	10.91%	371 850 194	13.76%
> 50 000 <= 2 000 000	1 590	22.35%	930 309 839	34.43%
Total	7 113	100.00%	2 701 888 976	100.00%

Distribution of Loans by Months since Origination

Seasoning (Months)	Number of loans	% Number	Loan Balance	% Balance
> 0 <= 3	11	0.15%	9 423 919	0.35%
> 3 <= 6	104	1.46%	87 312 237	3.23%
> 6 <= 9	326	4.58%	241 347 600	8.93%
> 9 <= 12	216	3.04%	152 707 593	5.65%
> 12 <= 24	203	2.85%	120 616 300	4.46%
> 24 <= 36	270	3.80%	154 054 976	5.70%
> 36 <= 42	58	0.82%	33 297 285	1.23%
> 42 <= 96	736	10.35%	425 568 765	15.75%
> 96 <= 144	1 997	28.08%	787 579 058	29.15%
> 144 <= 192	3 140	44.14%	673 718 723	24.94%
> 192 <= 250	52	0.73%	16 262 519	0.60%
Total	7 113	100.00%	2 701 888 976	100.00%