AMENDED AND RESTATED APPLICABLE PRICING SUPPLEMENT



AMBER HOUSE FUND 6 (RF) LIMITED

(formerly known as Amber House Fund 6 Proprietary Limited) (Incorporated in South Africa as a public company with limited liability under registration number 2019/292306/06)

Issue of ZAR597,000,000 Secured Class A2 Floating Rate Notes Under its ZAR4,000,000,000 Asset Backed Note Programme, registered with the JSE Limited on 27 September 2019

This document is an amended and restated Applicable Pricing supplement which replaces the Applicable Pricing Supplement relating to the Notes issued on 7 October 2019 and constitutes the Applicable Pricing Supplement relating to the Notes described in this Applicable Pricing Supplement. All amendments to the Notes issued under this Applicable Pricing Supplement are effective with effect from 3 August 2023.

This Applicable Pricing Supplement must be read in conjunction with the Programme Memorandum issued by Amber House Fund 6 (RF) Limited (formerly known as Amber House Fund 6 Proprietary Limited) dated on or about 27 September 2019. 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 report and any amendments or supplements to 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 for any claim whatsoever.

A. DESCRIPTION OF THE NOTES

| 1. | Issuer | Amber House Fund 6 (RF) Limited (formerly known as Amber House Fund 6 Proprietary Limited) |
|-----|--|--|
| 2. | Status and Class of the Notes | Secured Class A2 Floating Rate Notes |
| 3. | Tranche number | 1 |
| 4. | Series number | 2 |
| 5. | Designated Class A Ranking | N/A |
| 6. | Class A Principal Lock-Out | N/A |
| 7. | Aggregate Principal Amount of this Tranche | ZAR597,000,000 |
| 8. | Issue Date(s) | 7 October 2019 |
| 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) | 7 October 2019 |
| 13. | Coupon Step-Up Date | 21 August 2023 |
| 14. | Refinancing Period | The period beginning on (and including) 21 July 2024 and ending on (but excluding) 21 September 2024 |
| 15. | Scheduled Maturity Date | 21 August 2023 |
| 16. | Final Redemption Date | 21 November 2055 |
| 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 B Notes, Class C Notes, Class D Notes and the Start-Up Loan will be used to purchase the Initial Home Loan Pool, to fund the Redraw Reserve and to fund the Reserve Fund. The Initial 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 21 August 2022 |
| 21. | The date for purposes of paragraph (a) in the definition of "Revolving Period" | 21 August 2022 or, if a Stop Lending Trigger Event is found to exist on any Determination Date during the Revolving Period, such Determination Date on which the Stop Lending Trigger Event occurred |
| 22. | Specified Currency | Rand |
| 23. | Set out the relevant description of any additional Conditions relating to the Notes | N/A |
| В. | 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. | Cou | pon Step-Up Rate | N/A |
|------|-------|---|--|
| 30. | | other items relating to the cular method of calculating est | N/A |
| C. I | FLOA | TING RATE NOTES | |
| 31. | Inter | rest 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 interest will be paid, as determined in accordance with the applicable Business Day Convention (as specified in the Applicable Pricing Supplement). The first Interest Payment Date shall be 21 November 2019 |
| 32. | Inter | rest 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 21 August 2055 until and excluding 21 November 2055 |
| 33. | | ner in which the Rate of Interest is e determined | Screen Rate Determination |
| 34. | Mar | gin/Spread for the Coupon Rate | 1.70% per annum to be added to the relevant Reference Rate |
| 35. | | gin/Spread for the Coupon o-Up Rate | 2.21% per annum to be added to the relevant Reference Rate |
| 36. | If IS | DA Determination | |
| | (a) | Floating Rate Option | N/A |
| | (b) | Designated Maturity | N/A |
| | (c) | Reset Date(s) | N/A |
| 37. | If Sc | creen 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)
- (c) Relevant Screen page and Reference Code
- 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
- If different from the Calculation Agent, agent responsible for calculating amount of principal and interest
- 40. Any other terms relating to the particular method of calculating interest

D. OTHER NOTES

41. If the Notes are not Fixed Rate Notes N/A 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

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) | ZAG000162751 |
| 45. | Stock Code | AHF6A2 |
| 46. | Financial Exchange | JSE Limited |
| 47. | Dealer(s) | N/A |
| 48. | Method of distribution | Private Placement |

The 21st day of February, May, August and November of each calendar year. The first Rate Determination Date shall be 2 October 2019

Reuters Screen SFXMM page as at 11h00, South African time on the relevant date or any successor rate

N/A

N/A

N/A

5

| 49. | Rating assigned to this Tranche of Notes (if any) | Aaa.za, with effect from the Issue Date |
|-----|---|--|
| 50. | Date of issue of current Rating | 7 October 2019 |
| 51. | Date of next expected Rating review | 7 October 2020, 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 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 |
| 56. | Calculation Agent, if not the Servicer | SA Home Loans (Pty) Ltd |
| 57. | Specified Office of the Calculation Agent | Per the Programme Memorandum |
| 58. | Issuer Settlement Agent | SBSA |
| 59. | Specified Office of the Issuer Settlement Agent | Per the Programme Memorandum |
| 60. | Transfer Secretary | SA Home Loans (Pty) Ltd |
| 61. | Specified Office of the Transfer Secretary | 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 | ZAR403,000,000 |
| 65. | Reserve Fund Required Amount | (a) on the Issue Date ZAR42,500,000; |

- (b) on each Interest Payment Date after the Issue Date up until the Latest Coupon Step-Up Date, an amount equal to at least 4.25% 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 Final Redemption Date the greater of (i) the Reserve Fund Required Amount on the immediately preceding Interest Payment Date less the Principal Deficiency the on immediately preceding Interest Payment Date; (ii) 4.25% 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 Final Redemption Date, zero
- 66. Liquidity Facility Limit
- 67. Start-Up Loan
- 68. Definition: Class A Principal Lock-Out
- 69. Redraw Reserve Required Amount

- 70. Weighted Average Yield of the Home Loan Pool
- 71. Level of collateralisation
- 72. Concentration of obligors that account for 10% or more of the asset value
- 73. Other provisions

- ZAR25,000,000
- N/A

N/A

- (a) on the Issue Date ZAR10,000,000;
- (b) on each Interest Payment Date after the Issue Date up until the Latest Coupon Step-Up Date, an amount equal to at least 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

The weighted average yield will be set out in the Investor Report

The level of collateralisation will be set out in the Investor Report

Information on the concentration of obligors that account for 10% or more of the asset value will be set out in the Investor Report

(a) Further information with regards to the Home Loan Pool please refer to

http://www.sahomeloans.com/AboutU s/BusinessPartners.aspx

(b) The table detailing the Estimated Life of the Notes is set out below:

| CPR | 8.00% |
|--------------------------|-------|
| WAL - Call | 4.93 |
| WAL - No call | 8.20 |
| Last Cash Flow - No call | 14.19 |

| | 40.000/ |
|--------------------------|---------|
| CPR | 10.00% |
| WAL - Call | 4.93 |
| WAL - No call | 8.08 |
| Last Cash Flow - No call | 14.19 |
| | |
| CPR | 12.00% |
| WAL - 3 year call | 4.93 |
| WAL - no call | 7.93 |
| Last Cash Flow - no call | 13.94 |

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 <u>www.sahomeloans.com</u>, under the section headed "*Business Partners*" for further information on the Sellers.

Application was made to list this Tranche of the Notes on the Interest Rate Market of the JSE, as from 7 October 2019, pursuant to the Amber House Fund 6 (RF) Limited (formerly known as Amber House Fund 6 Proprietary Limited) Asset Backed Note Programme.

SIGNED atDurban/Johannesburgthis3dayofAugust2023.

For and on behalf of AMBER HOUSE FUND 6 (RF) Limited (formerly known as AMBER HOUSE FUND 6 PROPRIETARY LIMITED) **(ISSUER)**

Name : DP Towers

Capacity : Director who warrants his/her authority hereto

Name : DH Lawrance

Capacity : Director who warrants his/her authority hereto



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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 6 (RF) Limited (formerly known as Amber House Fund 6 Proprietary Limited) in accordance with the requirements of the Securitisation Scheme Regulations (Government Notice 2, Government Gazette 30628 of 1 January 2008) ("Securitisation Exemption Notice")

We have performed our limited assurance engagement in respect of the conduct of the proposed securitisation scheme by Amber House Fund 6 (RF) Limited (formerly known as Amber House Fund 6 Proprietary Limited) (the "Issuer").

The subject matter comprises the conduct of the proposed securitisation scheme as set out in the programme memorandum dated on 27 September 2019 (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 6 (RF) Limited (formerly known as Amber House Fund 6 Proprietary 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.

Ernst & Young Inc.

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

2 October 2019

A member firm of Ernst & Young Global Limited. A full list of Directors is available at http://www.ey.com/za/en/home/contact-us_sa-directors Chief Executive; Ajen Sita

| APPENDIX 6: PROGRAMME INFO | RIMATION | | | South Alfrica | | 6 |
|---|---|--|--|---|--|--|
| | | DEAL # | FORMATION | | | 6 |
| Reactive of the Programme | Arriber Hissae Fund Bills a revolt | | | ty SA Norw Laws (Phy) Linded | | |
| lased on information as at Determination Order | | 25 F | [-] September 2019 | S | | |
| Deal Inception date | | | [-] September 2019 | | | |
| Levice: and administrator Dandby servicer | | | GA Horse Loans (Pty) Ltd The Standard Bank of South At | Pice Lat | | |
| | | | Main Street 85 (Pty) Limbed | 200000 | | |
| labers | | | The Theirein Warehousing Co. South African Mortgage Fund (| | | |
| 1997 1997 1997 1997 | | | South African Mortgage Fund 1 | | | |
| Rating agently | | | Moodys investors Service Line | ad a second | | |
| | | TRANSACT | TION OVERVIEW | and the second se | | |
| Instantion Type | | | Residential Wortgage-Dacked 1 | Securitization | | |
| Type of underlying assets Type of transaction (single base on programme) | | | Residential Vortgeges Programme | | | |
| Resching / Date securitization | | | Revolving Lintil the expiry of the received from Borrowers. | e Revolving Pariod, the lasuer shall ; | putchese Additional Horse Lour | a with principal collections |
| Resoluting period and date (7 applicaties) | | | Sunday, 21 August 2022 | | | |
| Programme Limit Notes Insued | | | R 6 000 000 000 R 1 000 000 000 | | | |
| Current notes in lasse gav-quarterly redemptions | | | R 1 000 000 000 | | | |
| Current mites in taxue (post quarterly redemptions" | | | R 1 000 000 000 | | | |
| avail of Collateralisation Currency of underlying Assets, Notes and Facilities | | | 100% (Including pre-funding) ZAR | | | |
| | | | | | | |
| | | REDRA | WASSERVE | for about the in second second | has & externe be and a | and Barrel Carton in C |
| Purpose of Redman Reserve | | | reduces, further loans and furth | for shortfulls in payments of senior for advances | start is supplication, indefect on Ca | |
| Total Size of Restaur Reserve | | | R 10 000 000 | | | |
| Amount dateen under Redatee Reserve | | | A0 | | | |
| | | GREUIT E | NHANCEMENT | | | |
| Types of Credit Enhancement | | | Excess Spread | | | |
| | | | Subordinated kien Subordination of Notes | | | |
| Available to each notehoider Provider of Subordinaned Loan | | | Yes GAVE Investment Holdings (Ph | | | |
| Rating of Provider | | | NA: | 8) L20 | | |
| Required value of Subordinated Loan Current value of Subordinated Loan | | | R 35,000 000 R 35,000 000 | | | |
| Value of Eubordinated Loan proportional to notes substands | no - et lanse Date | | 2.500% | | | |
| Value of Subordinated Loan proportional to notes substands | ng-current | | 2.500% | | | |
| Credit enhancement committed and rail drawn | All Parties of | | RO | | | |
| and the second second | | COLLECTION ACC | OUNT COUNTERPART | N. | | |
| Term Courte garg | | | The Standard Bank of South Al | Pice Lat | | |
| Type of account Rating of provider | | | Transaction account Ant za | | | |
| Regard rating | | | Aulta | | | |
| | | DERIVATIVE | COUNTERPARTY | | | |
| lesge Courseparty | | Carried Contraction | NA | | | |
| Type of declusitive Rating of provider | | Moody's (king term) | NiA Ast 28 | | | |
| Required rating | | Moody's (long term) | Aliza | | | |
| Current while of each (nominal exposure to SPV) | | 250461520001517 | RÓ | | | |
| | | DEAL | CONTACT | | | |
| Contact Person | | | Abdd Khelig Isrial | | | |
| Context dumber E-mel | | | 001 571 3000 April 571 3000 | | | |
| Tonguetray of report | | | Questerly | | | |
| Auslability of Report Access to Report | | | S business days after interest p https://www.sa.homeixans.com | | | |
| | | | New group in the | | | |
| | Contraction of the second s | Close M | REARDOWN | 11 | 17 | the second s |
| Shi Code | Case Av | Class A2 | Chini Ab | Class In | Gam C1 | Class Dy |
| SE Lating Orde | ALEBAT | AUT 642 | | A/FIDI | AHERCI | AUFIDI |
| Doupon Rate Doupon Step-up Rate | 1.45% above 3-month JIDAR 1.99% above 3-month JIDAR | 1.70% above 3-month JIBAR 2.21% evode svote JIBAR | | 2.00% above 3-month JBAR 2.00% above 3-month JBAR | 2.40% above 3-month JBAR 2.40% above 3-month JBAR | 5.20% above 3-month JBA 5.20% above 3-month JBA |
| Original Balance | R300 000 000.00 | P597 000 000 00 | 1 | R43 000 000.00 | Risc 000-000.00 | R30 000 000.00 |
| Credit entrancement (subordination) * Legal maturity | 21.00% 21 Nov 57 | 21.00% 21 Nov 57 | flot issued | 13,30% 21 Nov 57 | 7.80% 21 Nov 57 | 2,50% 21 Nov 57 |
| Coupon Step-Lip date | 21 Aug 22 | 21 Aug 24 | 1 | 21 Aug 24 | 21 Aug 24 | 21 Aug 24 |
| 1 worth JIDAR for not PD | 6.000% | 6.000% | | 6.000% | 0.000% | 6.000% |
| Cospon tale for next IPO Original Mosidye rating | 6.25% Ass.26 | Asa ta | | 0.00% As2.28 | 9.20% A3.28 | 12.00% United |
| Current Molodys railing | Asa.za | Assis | | As2.m | A0.00 | Unwited |
| Could entertain expressed as a % of the total de | | UARTERLY CASH FLO | | | .a | |
| | bolteq grinub bev | | | Anolliwy Disclosure | | |
| Monies recei | | r | ACROHOLERIA ME RUBORDIKIE | ARROVORT PROVIDENS | | 1 |
| Total Funds at Determination Date | | | Name and the line seal | | | |
| Total Funds at Determination Date Funds available in the Transaction Account | | | | | | 1 |
| Total Funds at Determination Date Funds available in the Transaction Account Funds available from Perrolibed Investments: Untilized Favance Fund | | | Station Parts Part | | | |
| Total Runds at Determination Date Funds available in the Transaction Account Funds available from Permitted Investments: Unutile Reserve Fund Cash on Call | | | Undited Teache Publi | | | |
| Trans Funda et Desembation Date Punda en la la la constitución Acoust Punda enalistis hon Percebad Investmenta: Unatilea Fasence Fund Casto o Call Investmente to meture | | | | | | i |
| Tone Funds at Desembation Date Funds available in the Transaction Acoust Funds available from Perrolled Investments Unstitued Facework Fund Cash on Call Investments to metans Investment Process | | | Challen Teace Fuel Minicela Realest Caller Teacher (Caller (Mini) | | | |
| Total Funds at Determination Date Funds available in the Transaction Account Funds available from Parrole Insectioners Unufflated Faceway Fund Cash on Call Insectionable to return Insectionable Transaction Interest on Reserve Fund; Call & Long Term Depon | | | Stadbac Reene Fusi PROCING Restar Califor Instances (Califor Reprints | | | |
| Total Funds of Deterministics Data Funds available in the Transaction Acoust Funds available from Parrollar Insectments Unutilised Faceway Fund Cash on Cell Insectments to makes Insectment Process Interest on Reserve Fund, Cell & Long Term Depon Interest examel on Ford Note Deep | - | | Challen Teace Fuel Minicela Realest Caller Teacher (Caller (Mini) | | | |
| Total Funds at Determination Date Funds available in the Transaction Account Funds available from Parrole Insectioners Unstituted Forenow Fund Cash on Call Insectionable Insection Insectionable Insection Interest on Reserve Fund, Call & Long Term Depon | • | | Statistic Territo Part PENCINA Paramet Califit Statistics (Califit partici) Parameters Schuler Photos | | | |

| | ated during period | ERLY CASH FLOWS (PRI) | | |
|--|--|---|--|--|
| Taber | | | | |
| Depending Expenses Third Party Expenses | | I | | |
| Linero Party Expenses | | | | |
| Derhattive pet settlements | | | | |
| Liquidity Facility (If applicable) | | | | |
| Interest on Class A Notes | | | | |
| LB Notes (not principal) - no Class B Interest Defe | | | | |
| C Notes (not principal) - no Class C interest Defendences Description for the second sec | Event | | | |
| Reserve Fund Required Annount D Notes (not principal) no Class D Interest Del | al Rivert | | | |
| Depayment of Liquidity Facility (I applicable) | A BOARD | | | |
| 1. Redraws Reserve | | | | |
| 4. Redraws | | | | |
| 5. Further Advances | | | | |
| 8. Further Loans and additional home-loans | | | | |
| 7. Notes (principal) - Clase A Notes outstanding | | | | |
| 8. Annual Reserve & Payroll Deduction Reserve - | d Required Amount | | | |
| 9. Noises (principal) - No Class A Notes outstanding | | | | |
| 0. B Notes (not principal) Class B Interest Defer | (end | | | |
| Notes (principal) - No Class II Notes outstanding C Notes (not principal) - Class C Interest Defent | (and | I | | |
| C Notes (not principal) - Class C starvelt Determination amounts | 35-31 I | I | | |
| . Derivative counterparty prepayment fee | | I | | |
| . Notes (principal) - No Class C Notes outstanding | | I | | |
| . D Notes (not principal) - Class D Interest Defer | (verit) | I | | |
| . Notes (Principal) - failure to exercise Call Optio | | I | | |
| Subordinated Senilding Fee | | I | | |
| k Start-Up Loan (not principal) | | I | | |
| Nenagement Fee - Substitute Servicer (If applic) | 9 <u>7</u> | I | | |
| Start-Up Loan (principal) Dividend to Preference Shareholder | | I | | |
| Dividend to Preference Shareholder Owner Trust & Permitted Investments | | | | |
| DTAL MONES ALLOCATED | | | | |
| | | | | |
| | | PRINCIPAL DEF | ICIENCY LEDGER | |
| | abilities | | | |
| RINCP AL DEFICIENCY FROM PRIOR QUAR | 1 | | | |
| | | 1 000 000 000 00 | | |
| 1.1 Principal of Notes Stal Liabilities | | 1 000 000 000 00 | | |
| | | | | |
| Second Hard Supplication | Auen | 7,120000000100 | | |
| 1.6 Principal balance of Yame Loans (soci amounts y | | 972 500 000.00 | | |
| 1.10 Potton used to fund reserve fund required amou | | 27 500 000.00 | | |
| truting amount | | | | |
| otal Assets | | 1 000 000 000.00 | | |
| RINCIPAL DEFICIENCY | | | | |
| NUMBER OF THE OFFICE AND T | | | | |
| | | EYCCOD OBOX | AD BREAKDOWN | |
| | | Amount | % of OB of Notes | |
| ternst received from outforwark | | Periodite | A OF OIL OF NOMES | |
| terest received from opportunits terest received investments & derheitives | | | 0.00% | |
| inpaid preference childrend (prior quarter) | | | 0.00% | |
| ther | | | 0.00% | |
| tal interest received & other income | | | 0.07% | |
| | | | 11.52 | |
| etion expertense | | | 0.00% | |
| terest paid to rankholders | | | 0.00% | |
| owth in reserves funded from interest | | | 0.00% | |
| rialte adenaria | | | 6.096 | |
| plication of interest received & other income | | | N.M.S | |
| stees spread prior to losses and PO coverage | | | 0.00% | |
| strate three have to states and an other and | | | 1996 | |
| net issue | | | 0.00% | |
| fettorial excess spread used to redeem notes | | | 0.00% | |
| own spread after losses and PD coverage | | | 0.00% | |
| contra transmissione de la contra | | | and the second second second | |
| an exercise second | | NOTE AMORTIBATION # | | B |
| Guarter End | Note Opening Balance | Rademption Amount | Note Closing Belance | Annualized Amortikation |
| Statistics. | | SUBSTITUTE | W PERIOD | |
| 2010/02/2010/2010 | | | 12. Charles and a second | |
| Maturity Analysis | | redenneed on each octes' respectiv | | |
| | the littler has the porthettual scheduled maturity data in 20 | i right repay the full principal balance August 2022: In respect of the Ca | outstanding on the notax. In respe | ed of the Class A1 milles, this |
| | August 2004 | | and the second second second | and the second |
| | 10000 C 2000 C | | | 1.2 |
| | | ABSET IN | ORMATION | |
| | | Current portfulko | Original portfolio | As set Covenants |
| an Pool Stratification | | 1.551 | 1.521 | 164 |
| | | | 972 500 345 | 1 000 000 000 |
| dal number of keets | | 972 500 395 | | |
| vial number of lue in ggregate current belance argent current belance | | 1 990 000 | 1 390 000 | NA |
| oven Pool Stratification tel amber of las e gangete carrent belance anger carrent belance enge carrent belance | | 1 996 000 | 627 015 | NA |
| tal number of kerse gregate current belance registe current belance engis current belance eligited Average Currentitied UTV | | 1 990 000 807 015 72,57% | 627 015 72.57% | N.A 73.57% |
| da number of los en gangate current bestence region current bestence engine current belance angleted Average Current II. TV legited Average Current II. TV | | 1 996 000 827 015 72:57% 71:49% | 627 015 72.57% 71.49% | NA 73576 NA |
| tal sunter of Leng gregate curvet balance region curvet balance region curve tradinose regional character balance registrat Arange Curvet 1 TV registrat Arange Curvet 1 TV registrat Arange Curvet 1 TV | | 1 996 000 027 015 72,57% 71 49% 18,29% | 627 015 72.57% 71.49% 18.20% | 16A 73.57% 16A 21.00% |
| tab number of kares gangate curve takinos yanga curvet takinos yanga curvet takinos yanga curvet takinos yangata Asanga Curvet I. TV Ngthod Asanga Curvet I. TV Ngthod Asanga Curvet I. TV Ngthod Asanga Curvet I. TV Ngthod Asanga Visit | | 1 996 000 027 015 72 57% 71 49% 18 29% 3.40% | 827 015 72 57% 71 42% 18.20% 3.40% | NA 7357% NA 210% 235% |
| tal subter of laws gangate carrier belance aggregate carrier belance arrage carrier belance wings carrier belance wings carrier belance angebad Awange Carrier 1.7V Highted Awange Carrier 171 Highted Awange Yeat Highted Awange Yeat | | 1 666 000 627 015 72,57% 71,69% (8,29%) 3,40% 22,11 | 627 015 72.57% 71.62% 16.20% 3.46% 23.1 | NA 73.5% NA 21.00% 3.20% 40.0 |
| da number of Kare garagte comet believe ange context believe ange context believe ange context believe angeber of the second believe applied Anange Context 17V lighted Anange Context 17V lighted Anange Context 171 lighted Anange Visit | | 1 996 000 027 015 72 57% 71 49% 18 29% 3.40% | 827 015 72 57% 71 42% 18.20% 3.40% | NA 7357% NA 210% 235% |

ABSET INFORMATION (CONTIN

| Number of Loans (Bortowers) | 100 |
|---|---------------|
| Deginning of the reporting period | |
| Cancelled or Transferred Loans | |
| Qualifying Assets Purchased | 1.521 |
| Ead debts written of | 120 |
| Recoverable bad debts witten uff | 2 174-1 |
| Other | |
| End of reporting pecked | 1 561 |
| Anouto | |
| Beginning of reporting period | |
| instalment Received | |
| Propeyments | 4 |
| Decidebox written of | 2 / W |
| Recoverable bed debt | - UA1 |
| Rednew and Further Advance | |
| Home Loans acquired | 672 500 365 |
| Net capital brought toreard | 972 500 395 |
| Pre-funding amount | |
| detet | 2 2000 (10) |
| End of reporting period | 872 500 395 |
| Reconciliation to Note Balance | |
| Avent belonce at the losse date | \$72,500,395 |
| add: portion of note proceeds used to fund the Reserve Fund | 27 500 000 |
| add: net (aptal retained | |
| Note takings at the end of the reporting period | 1 200 000 385 |

Metarity Analysis of Assel Poo

Accesses of parents

| the second s | TRIODERS AND S | | | |
|--|---|-----------------|---------------------------|----------------|
| Triggen/Event. | Test | Test Amount | Current Lavel on Rate | BreachLock Out |
| - Altrasticutie to | Togger is breached when 3.50% of the princ bail of HL are % 3 months in arream | 3.50% | 0.00% | File . |
| | Peserve Fund a funded to the Reserve Fund Required Amount | R 42 500 000 | 8 42 500 000 | Ne |
| | Americ Reserve is funded to the Americ Reserve Required Amount or the Playnol Deduction Reserve is funded to the | | | |
| top Landing Tripper Elwint | Payrol Deduction Reserve Required Arrount Redma Reserve is funded to the Retriev Reserve Required | A 10 000 000 | .8 10 000 000 | No |
| | Amount | | | |
| | Pindpal Deficiency? | Yes | Ho | Ne |
| | Enforcement notice given by Security SPV in effect? the date on which SAHL is replaced as Senioer, and | Tes | No | No |
| | Coupon step up date of notes with the latest coupon | | Monday, 10 September 2019 | Na |
| | Trigger is breached when cumulative loss 1+ 0.2% of principal | 0.925 | 0.00% | |
| unutethe Loss Tigger Event | talance of rotes at lame | 0.000 | | File: |
| | Coupon step up date of notes with the artest coupon. | | Monday, 16 September 2018 | 1a |
| | Class (D+C+C) as % of (A+D+C+D) dx lasts | 2.6% | 15.70% | Ne |
| | Class A+B+C +D < 10% Class A+B+C+D at most recent taxes tate | 35.00% | 100.00% | Ne |
| | Principal Deficiency? | No | 2.65 | Net |
| | Agg bilances ament >2.5month>3.5% of HL Pool | 150% | 0.02% | NE |
| Sam & Prodes Lack Out | | R | 8 137 000 000.00 | Ne |
| | Americ Reserve is funded to the Americ Reserve Registed Amount | | | No. |
| | Paytol Deduction Reserve is funded to the Paytol Deduction | - | | Ter. |
| | Reserve Required Amount Reserve Fund is funded to the Rosenie Fund Required Amount | | | |
| | the date on which SAVE, is replaced as Sensor | Test | No | No. |
| | Coupon step up date of notes with the aded coupon | | Monday, 16 September 2019 | THE . |
| | Class (5+C+C) as % of (A+B+C+C) C) ch issue | 20.00% | 13.70% | NE |
| | Classe A+D+C +D < 10% Classe A+D+C+O at most recent lance | 10.00% | 100.02% | |
| | 100 | | | Yes |
| | Principal Cellolency? | | | Ni |
| | Agg belances ensets >2.5month>3.5% of HL Pool | 1.00% | 0.00% | No. |
| Inter C Principel Look Out | Class (C+C) Note < 2: largest HL Americ Reserve is funded to the Americ Reserve Regularit | R - | n 00.500.000.00 | No. |
| | Amount Reveal Deduction Reserve is funded to the Paymil Deduction | | | re: |
| | Reserve Required Amount | | | Ne |
| | Reserve Fund is funded to the Raterie Fund Required Amount | | | Ne |
| | the date on which SAVE, is replaced as Seniloar | Tes | No | he |
| Cases O Principal Lock-out | Class C roles outstanding? | No | Yes | 790 |
| Caste R Internet Celleral Dvert | | R 68 500 000 00 | 6 (24 S | No |
| Salak C Internet Defectel Dverd | Principal Cellidercy > 0.5 X Class (C) + C) | R 50,000,000,00 | | Nac |
| Sasa D Interest Defend Event | Principal Deficiency > D% | 0% | 0% | Ne |
| | Class AJ Coupon Step-Up Data reacted? | 24 August 2024 | Monday, 10 September 2019 | No. |
| | Further Advances made from Available Internal Liquidity Funds when Liquidity Facility Provider has been downgraded? | Vec | No | re: |
| | Further Advances made from Available Internet Liquidity Funds and exceed Available Editorial Liquidity Funds as at prior (PD?) | Yes | 100 | 100 |
| | Asset coverants breached (see table above)7 | Tes | 540 | No. |
| | Depietion in the Raserve Fund? | Yes | 76 | No. |
| utter Advances Trager | Americ reserve not Networked? | | hb | Ne |
| 4431123/1029-55-56 | Payrul Deduction Reserve not | yes | | No. |
| | tunded? | 765 | 786 | A DECK |
| | Stop lending trigger event occurred? | Yes | | Ne |
| | Class A notes substanding? | No | 741 | Na |
| | Principal Deficiency? | Tes | 140 | No |
| | Enforcement notice given by Security SPV in effect? Further Advance + belance outdanding under the existing VL. | yes | 710 | Ne |
| | Agreement prior to Purther Advance ~ the capital amount secured by all indemnity Donds? | | No | Re: |

| | Asset coverants breached (se Class A3 Coupor Step-Up Det | table stove)? | Yes | Nordey, 10 September 2019 | 1 | Tile Tile |
|---|--|--|---|---------------------------------|----------------------|---|
| | Originated by SAHL & final rep | | 21 November 2057 | 10 September 2019 | | |
| | Final Redemption of Notes | 5.4019 | | | | Re: |
| | Fully funded Liquidity Facility or Funda/ Redner Reserve | Auslable Internal Lispicity | <u></u> | No | | 1 kc |
| | Cepteton in the Reserve Fund? | | Yes | No | | His |
| | Arrears reserve not funded? | | Yea | fik (| | Ne |
| | Paytol Deductor Reserve not funded? | | Yes | No. | 5 | Ne |
| mer Loantrigger | Principal Deficiency? Class A Notes sutstanding? | | Yes | Na Yes | | He Tas |
| | Faiting Agency histification? | | Yes | THR. | 1 | 1/c |
| | Enforcement notice given by S | scarby SPV in effect? | Yes | TR. | | 1k |
| | Stop lending trigger event soon | | Yes | Fit: | | 1k |
| | Partier Loss + balance outstan Agreement prior to Parther Los | iding under the statting HL. | 502 | 22.2 | | Vie |
| | by all indeninity Gonda? | | Yes | No | | 177E - |
| | Putter Loan + belance output | drounder the existing His | 1.15 | | | No. |
| | Agreement prior to Further Las | in satisfies the Eligibility Otheris? | Yes | 14 | | |
| | Reaching period still in effect? Assist covenants breached (see | | Bunday, 3* August 2022 Vea | Monday, 10 September 2019 No | | 16 Fet |
| | Originated by SAHL & fruit rep. | egitient of FL + 2yrs prior to | 21 November 2057 | 10 Explorator 2019 | | |
| | Final Reciemption of Notes | | 100000000000000000000000000000000000000 | 1 ANDRODANS | | Ne |
| | Fully funded Liquidity Facility or Funda | Avelacie l'exital Ligitory | Yee | No | | Ne |
| | Cline Physicial Collections to act | SAN BUT ASSISTANTED | 10 | | | Fac |
| | Loans or the positive belance it | Capital Reserve | No | Teo | | |
| dditinai Hima kans tigger | Stop lending trigger event cost | (ben | Yes | No | | Field Real |
| | Depiston in the Reserve Fund | P | Yes | 16 | | No |
| | Arream reserve not funded? Payrol Deduction Reserve not | funded? | Yes. Yes | Na: Na: | | 16 He |
| | Principal Deficiency? | | Yes | No S | 2 | Fig. |
| | Parting Agency Notification? | | Van | No. | 1 | Tes - |
| | Enformement notice given by 6 | | Yaa | No | 6 | No: |
| | Each Additional Hume Loan is | Nay perioring i | No | ND | | Pds. |
| | 215 | ARREARS | BREAKDOWN | | | |
| Arrear Bucket | Number of Loans | % of Total Number of | Balance of Loans | % of Total Balance of | | |
| +1 pudhit Ameri | A A A | 0.00% | and a count | Loans 0.00% | | |
| - 1 control America O monthe tr Arrent | ő | 0.00% | | 0.00% | | |
| S months in Arreane | | 0.00% | | 0.00% | | |
| - E northa in Amans - E-montha in Amans | | 0.00% | 1 | 0.00% | | |
| - D- FLIOTER ID, ACTWR/E | | | | 0.00% | | |
| IOTAL | 0 | 0.00% | | | | |
| 1074. Celector min (initialment) sociedati tatalment) scheda Dy Valuer Dy Valuer Lundathe (officialis (guartier end) | M | | T ANALYSIS Novement | Bad debta??air value Rotaes | | Current Quarter 25 Januari Januari 25 |
| 1074. Collection sale (Instalments received) rate invertes schedul | *1 | DEFAUL | | Bad debta/Fair sekin | | A linektional A linektional A linektional A linektional A linektional A linektional |
| DTN. Clastic na (natalnem novies) stainem schod By Valar andste officials (parter end) B notetui P notetui | *1 | DEFAUL | | Bad debta/Fair sekin | | A linduktowni PA PA PA PA PA |
| UTAL Calcular tak (hebelment no sked) tabine to schedu Dy Valuer andethe officials (guarter end) fils no schedu Fils not iso andethe schedut scheming eld an official skere ad dette film non-defaulted kare | Prior Querter | DEFAUL Current Courter | Novement - - - - - - - - - - - - - - - - - - - | Bad debta/Fair sekin | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Calcular rate (hybolinem received) tobine m schedd Dy Valuer umdathe offedda (guarter end) offer and calcular fils and calcular offer and calcular offer and calcular offer and per ad dette from non-defaulted kare bid and per ad dette from non-defaulted kare Dy Valuer" | *1 | DEFAUL | | Bad debta/Fair sekin | | A instituti 6 75 75 75 75 75 75 75 75 |
| DDTAL Detection may (installment) received installments schedul By Vatase" Canadastive defaults (spanner exc) dil in stelatul Vita salo da Witama di to bad dett hotomang and cicked hotomang lad delata fram non-defaulted kang By Vatas" Canadaste peluator" Canadaste peluator" | Prior Querter | DEFAUL Current Courter | Novement - - - - - - - - - - - - - - - - - - - | Bad debta/Fair sekin | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Calcular rate (hybolinem received) tobine m schedd Dy Valuer umdathe offedda (guarter end) offer and calcular fils and calcular offer and calcular offer and calcular offer and per ad dette from non-defaulted kare bid and per ad dette from non-defaulted kare Dy Valuer" | Prior Querter | DEFAUL Current Courter | Novement - - - - - - - - - - - - - - - - - - - | Bad debta/Fair sekin | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Clocker tals (hybelments noosier/Entainers schedu) By Valuer* Ismulative defaults (spanter end) all nodeust PLs actions Water of the book datt bookers and book datt bookers and book datt bookers By Valuer* By Valuer* | Prior Quarter | DEFAUL Current Courter | Novement - - - - - - - - - - - - - - - - - - - | Bad debta/Fair sekin | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Clocks not (inclaiment noteled) to be not schedul By Value* In defect officials (guarter end) St noteleut Planetto of Planetto of Clock of the Clock of the Clock of the Clock of the Dy Value* Includes schedulik kare Dy Value* Includes schedulik Includes schedulik I | Prior Quarter | Current Querter | Novement | Bad debts? at value kozaen | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Decision rate (implements received?Instative-rate schedul By Valuer* Annulative defaults (ispanier and) all in default PLs solid cat Water, of the book dat Monoming Solid default from on defaultied barrs By Valuer* Dy Valuer* Dy Valuer* Dy Valuer* Dy Valuer* Dy Valuer* Dy Valuer* Dy Valuer* Default cat approximate barrs Solid cat can appreciate barrs tal in instating rescented basis cats, from defaulted barrs tal in instating tal in instating tal in instating rescented basis cats, from defaulted barrs tal in instating tal in instating rescented basis cats, from defaulted barrs tal in instating rescented tal in in instating rescented tal in in instating rescented | Prior Quarter | Current Quarter | Novement | Bad debts? at value kozaen | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Clocks rate (reclained) received rate in era schedul Up Value* Up Value* amadeter oferate (operate end) an other Pas and cot pass of to book dat beforming and obtained and blocks beforming ad obtain from non-defaulted karse By Value* amadeters schedut* By Value* By Value* | Prior Quarter | Current Courter | Novement | Bad debts? at value kozaen | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Dip Value* By Value* By Value* andetee obtails (guater and) for obtail PLa add out inter of to be datt become ged bloed who ag who ag | Prior Quarter | Current Quarter | Novement | Bad debts? at value kozaen | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Clocker tals (including including fination in school of Dy Value" Umalative defaults (including including PLs and to default Bins of the act default Marine of the act default Marine of the act default is fare Dy Value" Dy Value" Dy Value" Dy Value" Dy Value" Dy Value" Dy Value" Dy Value (including including includi | Prior Quarter | Current Quarter | Novement | Bad debts? at value kozaen | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Decision rate (replativem received) tables on poledia Up Value* Up Value* I and the objects poledia (f a solut final objects) I a solut I and the objects I a solut I and the objects I and | Prior Quarter | Current Quarter | Novement | Bad debts? at value kozaen | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Clocks rule (hebbinets socialed fabrices social By Value" amaleties of adults (quarter and) of a debut Fab add out import of to book dat social add clock add data them non-debutled kars of book dat By Value" py Value" py Value" arculaties debuts" arculaties debuts" arculaties debuts" arculaties debuts" arculaties debuts" by Value" by Value" arculaties debuts" arculaties debuts" arculaties debuts" arculaties debuts" bit do often do data includent do data arculaties the off act in offend at bit dobuts fination fination of to balance fination of to balance forming | Prior Quarter | Current Quarter | Novement | Bad debts? at value kozaen | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Calcular tals (including including final tars to schedul Dy Value" Umalative defaults (including model Pla acid out Illian of the acid det Monoring acid acid the Monoring acid detail Monoring acid detail M | Prior Quarter | Current Quarter | Novement | Bad debts/Fair value Rocaes | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Decision rate (replativem received) tables on poledia Up Value* Up Value* I and the objects poledia (f a solut final objects) I a solut I and the objects I a solut I and the objects I and | Prior Quarter | Current Quarter | Novement | Bad debts? at value kozaen | Loss seventy 600% | A instituti 6 75 75 75 75 75 75 75 75 |
| 0774. Calcular tals (including including final tars to schedul Dy Value" Umalative defaults (including model Pla acids out Illians of the acid det Monoring acid acid the Monoring acid detail Monoring acid detail | Prior Quarter Prior Quarter Prior Quarter Prior Quarter Prior Quarter Prior Quarter Status faid Control in America of a determined N Realised koses in Current period Number of mediaed | Current Querter Current Querte | Novement | Resident Less | | A instituti A instituti A A A A A A A A A A A A A A A A A A A |
| DTAL citedian take (hybitelente teocher/Entsitzente schedd Dy Value" umdathe defaults (gunter end) di noteut Pla acid dat tilten officiologi tilten officiologi data data tilten officiologi products scheddet umdate scheddet Dy Value" Dy Value" Dy Value" Dy Value" Dy Value" Dy Value" Dy Value" Dy Value Dy V | Prior Quarter Pr | Current Quarter Current Quarte | Novement | Bad debts/Feir velue konses | | A instituti 6 75 75 75 75 75 75 75 75 |
| TTAL Classifier relation in the contrast inter the school of Dy Value* and active defaults (quarter and) an object The active defaults (quarter and) an object The active defaults (quarter and) attement of the odd det control of the odd det between the odd deta between the odd deta control of the odd deta between the odd deta control of the odd deta control of the odd deta between the odd deta control of the odd deta Number resultand here as here the output of the odd deta Number resultand here as here the output of the odd deta Number resultand here as here the output of the odd deta Number resultand here as here the output of the output of the odd Number resultand here as here the output of the output of the odd deta Number resultand here as here the output of the output of the odd deta Number resultand here as here the output of the output of the odd deta Number resultand here as here the output of the output of the odd deta Number resultand here as here the output of the output of the odd deta Number resultand here as here the output of the output of the odd deta Number resultand here as here the output of the output of the odd deta Number resultand here as here the output of the output of the odd deta Number resultand here as here the output of the odd deta Number resultand here as here the output of the odd deta Number resultand here as here the output of the odd deta Number resultand here as here the output of the odd deta Number resultand here as here the output of the odd deta Number resultand here as here the output of the odd deta Number resultand here as here the output of the odd deta Number resultand here as here the output of the odd deta Number resultand here as here the output of the odd de | Prior Quarter Prior Quarter Prior Quarter Prior Quarter Prior Quarter Prior Quarter Status faid Control in America of a determined N Realised koses in Current period Number of mediaed | Current Querter Current Querte | Novement | Resident Less | | A instituti 6 75 75 75 75 75 75 75 75 |
| DTAL Classifier table (implements received?) tables to schedul Dip Value? undertwo defaults (guarter and) di a solut. Fla and do dat socialitati and dat socialitati and data socialitati and data socialitati and data socialitati and data di data flam ono defaultati karas Dip Value? Dip Value? | Prior Quarter Prior Quarter Prior Quarter Prior Quarter Prior Quarter The value field | Current Quarter Current Sectors to the of Current Sectors to the of Current Sectors to the of Current Sector Sectors Current C | Novement | Resident Less | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Classifier the Participant incodes Statutes to photo Dy Value* umaintee defaults (parties and) is a default participant of to bad data command and bland the data the default of the data command and bland the default of the data command and bland the default of the data command of the data command of the data the default of the data the default of the data d default from con-defaulted learns d default from defaulted d default from defaulted l | Prior Quarter Prior Quarter Prior Quarter Prior Quarter Status full Prior Quarter Status full Prior Quarter Status full S | Current Querier Current Querier Current Querier Current Querier Current Querier Current Querier Current Press sold out of the st Current Press sold out of the st Current period Reserved period Sona (current period Cores Particular to date Pa | Novement | Resident Less | | A instituti 6 75 75 75 75 75 75 75 75 |
| DTAL Classifier table (implements received?) tables to schedul Dip Value? undertwo defaults (guarter and) di a solut. Fla and do dat socialitati and dat socialitati and data socialitati and data socialitati and data socialitati and data di data flam ono defaultati karas Dip Value? Dip Value? | Prior Quarter Prior Quarter Prior Quarter Prior Quarter Prior Quarter The value field | Current Quarter Current Sectors to the of Current Sectors to the of Current Sectors to the of Current Sector Sectors Current C | Novement | Resident Less | | A instituti 6 75 75 75 75 75 75 75 75 |
| UTAL Clocks rest (Petiblinem inclaied finitiation in school of By Value" amalative celositatis (quarter end) of in obtait Plas add one impart of to book data incoming del black in the of the obtait Dy Value" multitle School of market in School of addition in one-obtailed karse Dy Value" arrutative School of market in School of arrutative School of Dy Value" arrutative School of Dy Value" Dy Value" arrutative School of Dy Value" Dy Value" Dy Value" Dy Value" Dy Value" Dy Value" Dy Value Dy Value" Dy Value Dy Value" Dy Value" Dy Value" Dy Value Dy Value" Dy Value" | Prior Quarter Pr | Current Querter Current Current Querter Current Curren | Novement | Resident Less | | A instituti A instituti A A A A A A A A A A A A A A A A A A A |
| UTAL Decision rate (hybelment received) has been probable By Valuer (Landarbee obtaints (sparse end) (i) a obtaint (f) a solution (f) a | Prior Quarter Prior Quarter Prior Quarter Prior Quarter Status full Prior Quarter Status full Prior Quarter Status full S | Current Querter Current Current Querter Current Curren | Novement | Resident Less | | A instituti 6 75 75 75 75 75 75 75 75 |

| Distrib | ution of L | oans by (| Current LTV | | | | |
|---|--|---|------------------------------------|---------------------|-----------------|--------------------------------------|------------|
| LTV R | ange (%) | | 1-34 | No. of Loans | % of Total | Current Balance (ZAR) | % of Tota |
| > | 0 | <= | 50 | 413 | 26.63% | 179 325 396 | 18.449 |
| > | 50 | <= | 60 | 87 | 5.61% | 64 278 328 | 8.619 |
| 2 | 60 | <= | 70 | 131 | 8.45% | 104 387 216 | 10.739 |
| > | 70 | <= | 75 | 122 | 7.87% | 99 096 313 | 10,199 |
| > | 75 | <= | 81 | 287 | 17.21% | 190 818 880 | 19.625 |
| > | 81 | <= | 100 | 531 | 34.24% | 334 594 263 | 34.419 |
| TOTAL | | | | 1 551 | 100.00% | 972 500 395 | 100.009 |
| Distrib | ution of L | oans by (| Committed LTV | | | Construction of the | |
| LTV R | ange (%) | | 1 | No. of Loans | % of Total | Current Balance (ZAR) | % of Tota |
| > | 0 | <= | 50 | 359 | 23,15% | 165 731 110 | 17.045 |
| > | 50 | <= | 60 | 68 | 6.38% | 65 416 738 | 6.739 |
| 5 | 60 | <= | 70 | 151 | 9.74% | 109 500 051 | 11.265 |
| > | 70 | <= | 80 | 388 | 25.02% | 283 099 165 | 29.115 |
| 2 | 80 | <= | 90 | 204 | 13.15% | 126 319 083 | 12.991 |
| > | 90 | <= | 100 | 350 | 22.57% | 222 434 248 | 22.875 |
| TOTAL | | 1.280 | 1997 | 1 551 | 100.00% | 972 500 395 | 100.005 |
| | | and here | Current Principal B | | 100.0076 | 51X 300 333 | 100,003 |
| | nt Principa | | | No. of Loans | % of Total | Current Balance (ZAR) | % of Tota |
| > | 0 | <= | 150 000 | NO. OF LOARS | 3.55% | 5 935 604 | 56 OT 1013 |
| > | 150 000 | | 300 000 | 150 | | 34 638 718 | |
| | 300 000 | | 450 000 | 321 | 9.67% | 122 595 117 | 3.569 |
| 2 | | | | | 20.70% | | |
| > | 450 000 | | 600 000 | 337 | 21.73% | 175 577 600 | 18.05% |
| > | 600 000 | | 750 000 | 268 | 17.28% | 179 306 474 | 18.445 |
| > | 750 000 | | 900 000 | 140 | 9.03% | 115 224 100 | 11.851 |
| > | 800 000 | | 1 000 000 | 66 | 4.26% | 62 648 680 | 6.449 |
| > | 1 000 000 | <= | 5 000 000 | 214 | 13.80% | 276 574 101 | 28.445 |
| TOTAL | L | | | 1 551 | 100.00% | 972 500 395 | 100.009 |
| Distrib | ution of L | oans by i | interest Rate Margir | 1 (3mJiBAR plus) | | | |
| Interes | st Margin (| %) | | No. of Loans | % of Total | Current Balance (ZAR) | % of Tota |
| > | 1.70 | <= | 2.70 | 120 | 7.74% | 91 062 870 | 9.365 |
| > | 2.70 | <= | 2.90 | 261 | 16.83% | 134 211 347 | 13.809 |
| > | 2.90 | <= | 3.10 | 114 | 7.35% | 73 097 677 | 7.529 |
| > | 3.10 | <= | 3.30 | 186 | 11.99% | 106 432 057 | 10.945 |
| > | 3.30 | <= | 3.60 | 262 | 16.89% | 174 288 212 | 17.925 |
| > | 3.60 | <= | 4.00 | 430 | 27.72% | 279 069 013 | 28.709 |
| 5 | 4.00 | <= | 6.00 | 178 | 11.48% | 114 339 219 | 11.765 |
| > | 6.00 | <= | 6.50 | 0 | 0.00% | 0 | 0.005 |
| TOTAL | | | 0.50 | 1 551 | 100.00% | | 100.009 |
| | | | Hardhard and Article | | 100.00% | 972 500 395 | 100.009 |
| | | | Months since Origin | No. of Loans | % of Total | Current Poles in (740) | AL |
| > > | ning (Mon | <= | 12 | No. of Loans 632 | | Current Balance (ZAR) 440 588 990 | % of Tota |
| Ş | | | | | 40.75% | | 45,309 |
| | | <= | 24 | 307 | 19.79% | 197 174 949 | 20,289 |
| > | 24 | | 36 | 193 | 12.44% | 110 097 533 | 11.325 |
| > | 36 | | 48 | 59 | 3.80% | 33 268 243 | 3,425 |
| > | | <= | 60 | 253 | 16.31% | 136 358 985 | 14.029 |
| > | | <= | 72 | 87 | 5.61% | 48 993 668 | 5.045 |
| > | | <= | 84 | 0 | 0.00% | 0 | 0.005 |
| > | (T. T. | <= | 96 | 0 | 0.00% | 0 | 0.00% |
| > | 96 | < | 1 000 | 20 | 1.29% | 6 018 026 | 0.625 |
| TOTAL | | | | 1 551 | 100.00% | 972 500 395 | 100.005 |
| Distrib | oution of L | oans by l | Employment Indica | tor | | | |
| | yment Typ | | | No. of Loans | % of Total | Current Balance (ZAR) | % of Tota |
| | | | s guaranteed | 1 426 | 91.94% | 883 548 434 | 90.851 |
| | elf employe | | 59 | 125 | 8.06% | 88 951 961 | 9.155 |
| TOTAL | and the second second second second | - | | 1 551 | 100.00% | 972 500 395 | 100.005 |
| - | | oans by (| Occupancy Type | | | | |
| | ancy Type | and the second se | and the second state of the second | No. of Loans | % of Total | Current Balance (ZAR) | % of Tota |
| and the second se | man ippe | | | | 88.52% | 876 146 215 | 90.095 |
| Occup | wher occurs | 1ed | | 1.373 | | | |
| Occup 1 Ov | wher occup | | | 1 373 | | | |
| 0ecup 1 Ov 3 No | wner occup on owner oc oliday/seco | cupied | | 1 373 168 12 | 10.70% 0.77% | 89 279 759 7 074 421 | 9.189 |

HOME LOAN POOL DISTRIBUTIONS (CONTINUED)

| PTI Range (%) | | | | No. of Loans | % of Total | Current Balance (ZAR) | % of Total |
|--------------------------|---|----------------------------|----------------------------|---------------------------------|---|---|--|
| >= | 0 | <= | 10 | 308 | 19.86% | 133 554 455 | 13.73% |
| > | 10 | <= | 15 | 307 | 19.79% | 177 956 234 | 18.30% |
| > | 15 | <= | 20 | 382 | 23.34% | 245 924 675 | 25.29% |
| > | 20 | <= | 25 | 329 | 21.21% | 235 567 839 | 24.22% |
| > | 25 | <= | 30 | 223 | 14.38% | 163 688 934 | 16.83% |
| > | 30 | <= | 40 | 21 | 1.35% | 14 703 361 | 1.51% |
| > | 40 | <= | 100 | 1 | 0.06% | 1 104 896 | 0.11% |
| TOTAL | | | | 1 551 | 100.00% | 972 500 395 | 100.00% |
| | and share the second | | | | | | |
| Distri | bution of | Loans by C | redit PTI | | | | |
| | bution of ange (%) | Loans by C | redit PTI | No. of Loans | % of Total | Current Balance (ZAR) | % of Total |
| | | Loans by C | Tredit PTI | No. of Loans 305 | % of Total 19.66% | Current Balance (ZAR) 133 291 176 | فاجتم الاقبا الجلوا اليا |
| PTIR > | | | 1036 | at at at the | and the second se | | % of Total 13.71% 18.87% |
| > > | ange (%) O | <= | 10 | 305 | 19.66% | 133 291 176 | 13.71% |
| > > | ange (%) 0 10 | <= <= | 10 15 | 305 287 | 19.66% 18.50% | 133 291 176 164 059 783 | 13.71% 16.87% |
| > > > | ange (%) 0 10 15 | <= <= <= | 10 15 20 | 305 287 364 | 19.66% 18.50% 23.47% | 133 291 178 164 059 783 249 106 013 | 13.71% 16.87% 25.62% |
| PTIR > > > | ange (%) 0 10 15 20 | र= र= र= र= | 10 15 20 25 | 305 287 364 323 | 19.66% 18.50% 23.47% 20.83% | 133 291 176 164 059 783 249 106 013 229 231 396 | 13.71% 16.87% 25.62% 23.57% |
| PTIR > > > > | ange (%) 0 10 15 20 25 | <= <= <= <= <= | 10 15 20 25 30 | 305 287 384 323 249 | 19.66% 18.50% 23.47% 20.83% 16.05% | 133 291 176 164 059 783 249 106 013 229 231 396 177 880 167 | 13.71% 16.87% 25.62% 23.57% 18.29% |