



## **AMBER HOUSE FUND 6 (RF) LIMITED**

*(Incorporated in South Africa as a public company with limited liability under registration number 2019/292306/06)*

### **Issue of 300,000,000 Secured Class A3 Floating Rate Notes Under its ZAR4,000,000,000 Asset Backed Note Programme, registered with the JSE Limited on 27 September 2019**

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 6 (RF) 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 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 6 (RF) Limited
2. Status and Class of the Notes	Secured Class A3 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	ZAR300,000,000
8. Issue Date(s)	22 August 2022
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)	22 August 2022
13. Coupon Step-Up Date	21 August 2024

14. Refinancing Period	The period beginning on (and including) 21 July 2022 and ending on (but excluding) 21 September 2022
15. Scheduled Maturity Date	21 August 2024
16. Final Redemption Date	21 August 2055
17. Use of Proceeds	The net proceeds of the issue of this Tranche will be used to redeem the Aggregate Principal Amount Outstanding of the Class A1 Notes as at the Issue Date, in accordance with the Priority of Payments
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 is found to exist on any Determination Date during the Revolving Period, such Determination Date on which the Stop Lending Trigger occurred
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 21st day of February, May, August and November of each calendar year or, if such day is not a Business Day, the
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	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 2022, as adjusted in line with the Applicable Business Day Convention
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 (each Interest Payment Date as adjusted in accordance with the applicable Business Day Convention); 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 May 2055 until and excluding 21 August 2055.
33. Manner in which the Rate of Interest is to be determined	Screen Rate Determination
34. Margin/Spread for the Coupon Rate	1.35% per annum to be added to the relevant Reference Rate
35. Margin/Spread for the Coupon Step-Up Rate	1.76% 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-SAFEX
(b) Rate Determination Date(s)	The 21st day of February, May, August and November of each calendar year. The first Rate Determination Date shall be 15 August 2022.

(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)	ZAG000188756
45. Stock Code	AHF6A3
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)	Aaa.za, with effect from the Issue Date
50. Date of issue of current Rating	Issue Date
51. Date of next expected Rating review	21 August 2023, 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	SBISA
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	ZAR700,000,000, 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	N/A
65. Reserve Fund Required Amount	<p>(a) on the Issue Date ZAR42,500,000;</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</p>

	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 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;
66. Liquidity Facility Limit	N/A
67. Start-Up Loan	N/A
68. Definition: Class A Principal Lock-Out	N/A
69. Redraw Reserve Required Amount	(a) on the Issue Date ZAR 10,000,000;  (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
70. Weighted Average Yield of the Home Loan Pool	The weighted average yield will be set out in the Investor Report
71. Level of collateralisation	The level of collateralisation will be set out in the Investor Report
72. 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
73. Other provisions	(a) Further information with regards to the Home Loan Pool please refer to <a href="https://www.sahomeloans.com/investors">https://www.sahomeloans.com/investors</a>  (b) The table detailing the Estimated Life of the Notes is set out below:

<b>Weighted Average Life (Years)</b>	
<b>CPR</b>	<b>8,00%</b>
WAL - Call	1,42
WAL - No call	1,51
Last Cash Flow - No call	2,50
<b>CPR</b>	<b>10,00%</b>
WAL - Call	1,31
WAL - No call	1,36
Last Cash Flow - No call	2,50
<b>CPR</b>	<b>12,00%</b>
WAL - Call	1,20
WAL - No call	1,22
Last Cash Flow - No call	2,25

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](http://www.sahomeloans.com), under the section headed "Investors" for further information on the Sellers.

Application is hereby made to list this Tranche of the Notes on the Interest Rate Market of the JSE, as from 22 August 2022, pursuant to the Amber House Fund 6 (RF) Asset Backed Note Programme.

SIGNED at Johannesburg this 12th day of August 2022.

For and on behalf of  
AMBER HOUSE FUND 6 (RF) Limited  
**(ISSUER)**



Name : **Derek H. Lawrance**

Capacity : Director  
who warrants his/her authority hereto



Name : **David P. Towers**

Capacity : Director  
who warrants his/her authority hereto



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## 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

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A US public company is available at [www.ey.com](http://www.ey.com) or [www.ey.com/usa](http://www.ey.com/usa)  
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## Appendix B

### Distribution of Loans by Loan Margin

Loan margin (%)	Number of loans	% Number	Loan Balance	% Balance
>= 0.7 <= 2.7%	200	11,98%	133 708 502	13,85%
>= 2.7 <= 2.9%	234	14,02%	113 749 626	11,78%
>= 2.9 <= 3.1%	135	8,09%	83 822 420	8,68%
>= 3.1 <= 3.3%	177	10,61%	92 371 352	9,57%
>= 3.3 <= 3.6%	308	18,45%	171 328 351	17,74%
>= 3.6 <= 4%	411	24,63%	246 348 554	25,51%
>= 4 <= 6%	203	12,16%	123 994 423	12,84%
>= 6	1	0,06%	326 579	0,03%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>

### Distribution of Loans by Region

Geographical split	Number of loans	% Number	Loan Balance	% Balance
Eastern Cape	139	8,33%	75 454 002	7,81%
Free State	78	4,67%	41 659 715	4,31%
Gauteng	711	42,60%	419 725 277	43,47%
KwaZulu-Natal	225	13,48%	117 972 904	12,22%
Limpopo	21	1,26%	10 653 287	1,10%
Mpumalanga	62	3,71%	35 586 162	3,69%
North West	56	3,36%	27 195 366	2,82%
Northern Cape	18	1,08%	11 748 799	1,22%
Western Cape	359	21,51%	225 654 294	23,37%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>

### Distribution of Loans by Loan Purpose

Loan purpose	Number of loans	% Number	Loan Balance	% Balance
Purchase	1 087	65,13%	633 321 585	65,59%
Switch	367	21,99%	226 916 774	23,50%
Refinance	215	12,88%	105 411 448	10,92%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>

### Distribution of Loans by Occupancy Type

Owner Occupied split	Number of loans	% Number	Loan Balance	% Balance
Owner Occupied	1 456	87,24%	870 380 264	90,13%
Non-Owner Occupied	213	12,76%	95 269 542	9,87%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>

### Distribution of Loans by Employment Indicator

Payment Type Split	Number of loans	% Number	Loan Balance	% Balance
Payroll Deduction	731	43,80%	397 812 570	41,20%
Non-Payroll Deduction	938	56,20%	567 837 237	58,80%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>



#### Distribution of Loans by Year of Origination

Year of origination	Number of loans	% Number	Loan Balance	% Balance
< 2013	9	0,54%	1 312 995	0,14%
2014	142	8,51%	65 997 178	6,83%
2015	110	6,59%	50 836 850	5,26%
2016	73	4,37%	37 068 576	3,84%
2017	228	13,66%	125 972 519	13,05%
2018	351	21,03%	195 076 047	20,20%
2019	454	27,20%	281 102 954	29,11%
2020	66	3,95%	43 351 459	4,49%
2021	173	10,37%	129 118 180	13,37%
2022	63	3,77%	35 813 048	3,71%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>

#### Distribution of Loans by Current Principal Balance

Loan balance (Rand)	Number of loans	% Number	Loan Balance	% Balance
<= 500,000	822	49,25%	264 750 720	27,42%
500,001 - 750,000	458	27,44%	278 615 459	28,85%
750,001 - 1,000,000	208	12,46%	179 711 044	18,61%
1,000,001 - 1,250,000	101	6,05%	113 871 060	11,79%
1,250,001 - 1,500,000	44	2,64%	59 851 466	6,20%
1,500,001 - 1,750,000	17	1,02%	26 999 028	2,80%
1,750,001 - 2,000,000	11	0,66%	20 525 525	2,13%
2,000,000 +	8	0,48%	21 325 505	2,21%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>

#### Distribution of Loans by Current PTI

Current PTI (%)	Number of loans	% Number	Loan Balance	% Balance
> 0 <= 10	531	31,82%	212 587 219	22,01%
> 10 <= 15	441	26,42%	263 449 085	27,28%
> 15 <= 20	396	23,73%	265 234 081	27,47%
> 20 <= 25	220	13,18%	152 205 737	15,76%
> 25 <= 30	60	3,59%	59 476 370	6,16%
> 30 <= 31	-	0,00%	0	0,00%
> 31	21	1,26%	12 697 314	1,31%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>

#### Distribution of Loans by Credit PTI

Credit PTI (%)	Number of loans	% Number	Loan Balance	% Balance
> 0 <= 10	409	24,51%	177 519 701	18,38%
> 10 <= 15	336	20,13%	190 001 126	19,68%
> 15 <= 20	364	21,81%	229 814 974	23,80%
> 20 <= 25	301	18,03%	197 458 026	20,45%
> 25 <= 30	213	12,76%	140 700 341	14,57%
> 30 <= 31	18	1,08%	12 382 254	1,28%
> 31	28	1,68%	17 773 384	1,84%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>

### Distribution of Loans by Remaining Term

Months remaining	Number of loans	% Number	Loan Balance	% Balance
<= 60	31	1,86%	4 129 002	0,43%
> 60 <= 90	25	1,50%	9 675 419	1,00%
> 90 <= 120	43	2,58%	22 577 670	2,34%
> 120 <= 150	201	12,04%	100 869 351	10,45%
> 150 <= 180	289	17,32%	155 815 300	16,14%
> 180 <= 210	818	49,01%	483 983 573	50,12%
> 210 <= 240	244	14,62%	169 938 750	17,60%
> 280 <= 360	18	1,08%	18 660 741	1,93%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>

### Distribution of Loans by Committed LTV

Committed LTV (%)	Number of loans	% Number	Loan Balance	% Balance
<= 50	441	26,42%	195 015 503	20,20%
51 - 60	186	11,14%	107 643 067	11,15%
61 - 70	260	15,58%	182 313 866	18,88%
71 - 80	359	21,51%	240 373 247	24,89%
81 - 90	326	19,53%	186 555 798	19,32%
91 - 100	97	5,81%	53 748 324	5,57%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>

### Distribution of Loans by Current LTV

Current LTV (%)	Number of loans	% Number	Loan Balance	% Balance
<= 50	505	30,26%	208 350 058	21,58%
51 - 60	178	10,67%	110 461 795	11,44%
61 - 70	238	14,26%	172 184 684	17,83%
71 - 80	406	24,33%	265 236 433	27,47%
81 - 90	294	17,62%	177 854 476	18,42%
91 - 100	46	2,76%	30 137 311	3,12%
100 >	2	0,12%	1 425 048	0,15%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>

### Distribution of Loans by Months since Origination

Seasoning (Months)	Number of loans	% Number	Loan Balance	% Balance
> 0 <= 3	4	0,24%	2 855 773	0,30%
> 3 <= 6	51	3,06%	26 026 579	2,70%
> 6 <= 9	42	2,52%	33 076 813	3,43%
> 9 <= 12	45	2,70%	36 327 885	3,76%
> 12 <= 24	137	8,21%	96 806 589	10,03%
> 24 <= 36	56	3,36%	34 574 015	3,58%
> 36 <= 42	364	21,81%	225 040 571	23,30%
> 42 <= 96	913	54,70%	489 112 195	50,65%
> 96 <= 144	48	2,88%	20 516 391	2,12%
> 144 <= 192	9	0,54%	1 312 995	0,14%
<b>Total</b>	<b>1 669</b>	<b>100,00%</b>	<b>965 649 806</b>	<b>100,00%</b>