

## THE THEKWINI FUND 17 (RF) LIMITED

(formerly known as The Thekwini Fund 17 Proprietary Limited and prior thereto as SAHL Mortgage Fund 1 Proprietary Limited)

(Incorporated in South Africa as a public company with limited liability under registration number 2020/916910/06)

## Issue of ZAR246,000,000 Secured Class A3 Fixed Rate Notes Under its ZAR5,000,000,000 Asset Backed Note Programme, registered with the JSE Limited on or about 11 March 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 The Thekwini Fund 17 (RF) Limited (formerly known as The Thekwini Fund 17 Proprietary Limited and prior thereto as SAHL Mortgage Fund 1 Proprietary Limited) dated on or about 11 March 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 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.

1.	Issuer	The Thekwini Fund 17 (RF) Limited (formerly known as The Thekwini Fund 17 Proprietary Limited and prior thereto as SAHL Mortgage Fund 1 Proprietary Limited)
2.	Status and Class of the Notes	Secured Class A3 Fixed Rate Notes
3.	Tranche number	1
4.	Series number	6
5.	Designated Class A Ranking	N/A
6.	Class A Principal Lock-Out	Applicable
7.	Aggregate Principal Amount of this Tranche	ZAR246,000,000
8.	Issue Date(s)/Settlement Date(s)	22 November 2021
9.	Minimum Denomination per Note	ZAR1,000,000
10.	Issue Price(s)	100%
11.	Applicable Business Day Convention	Following Business Day

## A. DESCRIPTION OF THE NOTES

- 12. Interest Commencement Date(s)
- 13. Coupon Step-Up Date
- 14. Refinancing Period
- 15. Scheduled Maturity Date
- 16. Final Redemption Date
- 17. Use of Proceeds

22 November 2021

21 February 2026

The period from 21 December 2025 up to 21 March 2026

- Coupon Step-Up Date
- 21 February 2056

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 B Notes, Class C Notes, Class D Notes and the Start-Up Loan will be used to purchase Additional Home Loans and fund the Reserve Fund and Arrears Reserve. The Additional Home Loans acquired by the Issuer will be transferred to the Issuer on the Issue Date. Please also see the Investor Report which is available at https://www.sahomeloans.com/about/busines s-

partners/investors?d=L1RyYW5zYWN0aW9u IGRvY3VtZW50cy9UaGVrd2luaSAxNy9Sb2F kc2hvdyBtYXRlcmlhbHMgLSBGZWIgMjAyM Q%3D%3D&m1dll\_index\_get=

- N/A
- N/A

The period from and including the Initial Issue Date up to and excluding the earlier of i) 21 February 2023, and ii) the date of an occurrence of a Stop Lending Trigger Event

N/A

Rand

N/A

23. Set out the relevant description of any additional Conditions relating to the Notes

#### **B. FIXED RATE NOTES**

18. Pre-Funding Amount

19. Pre-Funding Period

20. Tap Issue Period

21. Revolving Period

22. Specified Currency

- 24. Fixed Coupon Rate
- 25. Interest Payment Date(s)

7.72 % per annum from the Issue Date up until the Coupon Step-Up Date, thereafter the Note converts to a Floating Rate Note

Means the 21<sup>st</sup> day of February and August of each calendar year or, if such day is not a Business Day, the Business Day on which the

interest will be paid, as determined in accordance with the applicable Business Day Convention (as specified in this Applicable Pricing Supplement). The first Interest Payment Date shall be 21 February 2022.

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 21 August 2025 until and excluding 21 February 2026.

- 27. Initial Broken Amount
- 28. Final Broken Amount
- 29. Coupon Step-Up Rate
- 30. Any other items relating to the particular method of calculating interest

#### C. FLOATING RATE NOTES

31. Interest Payment Date(s)

32. Interest Period(s)

Means the 21<sup>st</sup> day of February, May, August and November of each calendar year or, if such day is not a Business Day, the Business Day on which the interest will be paid, as determined in accordance with the applicable Business Day Convention (as specified in this Applicable Pricing Supplement). The first Interest Payment Date shall be 21 May 2026

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 Coupon Step-up 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 November 2055 until and excluding 21 February 2056

4

# 26. Interest Period(s)

# N/A

- N/A
- N/A
- N/A

33.	Manner in which the Rate of Interest is
	to be determined

- 34. Margin/Spread for the Coupon Rate
- 35. Margin/Spread for the Coupon Step-Up Rate
- 36. If ISDA Determination
  - (a) Floating Rate Option
  - (b) Designated Maturity
  - (c) Reset Date(s)

#### 37. If Screen Determination

- (a) Reference Rate (including relevant period by reference to which the Coupon Rate is to be calculated)
- (b) Rate Determination Date(s)

Means the 21<sup>st</sup> day of February, May, August and November of each calendar year, as determined in accordance with the applicable Business Day Convention (as specified in this Applicable Pricing Supplement), provided that the first Rate Determination Date will be 21 February 2026

1.76% per annum to be added to the relevant

Screen Rate Determination

3 month ZAR-JIBAR-SAFEX

N/A

N/A

N/A

N/A

Reference Rate

- (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

Reuters Screen SFXMM page as at 11h00 South African time on the relevant Rate Determination Date or any successor rate

N/A

N/A

N/A

## **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 are redeemed in accordance with the Notes **Priority of Payments** 43. Additional selling restrictions N/A 44. International Securities Identification ZAG000181488 Number (ISIN) 45. Stock Code T17A32 JSE Limited 46. Financial Exchange 47. Dealer(s) SBSA 48. Method of distribution Auction 49. Rating assigned to this Tranche of Aaa.za (sf), with effect from the Issue Date Notes (if any) 50. Date of issue of current Rating Issue Date 51. Date of next expected Rating review November 2022, annually thereafter 52. Rating Agency Moody's 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

The periods 17 February to 21 February and

17 August to 21 August of each calendar year

55. Books closed period

up until and including 21 February 2026 then 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 thereafter

- 56. Calculation Agent and Paying Agent, if not the Servicer
- 57. Specified Office of the Calculation Agent and Paying Agent
- 58. Transfer Secretary
- 59. Specified Office of the Transfer Secretary
- 60. Issuer Settlement Agent
- 61. Specified Office of the Issuer Settlement Agent
- 62. Programme Limit
- 63. Aggregate Principal Amount Outstanding of Notes in issue on the Issue Date of this Tranche
- 64. Aggregate Principal Amount of Class  $\Omega$  Notes, Class A1 Notes, Class A2 Notes, Class B Notes, Class C Notes and Class D Notes to be issued simultaneously with this Tranche
- 65. Reserve Fund Required Amount

Per the Programme Memorandum

SAHL

SAHL

Per the Programme Memorandum

SBSA

Per the Programme Memorandum

ZAR5,000,000,000

ZAR1,858,855,509, excluding this Tranche of Notes and any other Tranche(s) of Notes to be issued on the Issue Date

ZAR2,129,000,000

- (a) on the Issue Date ZAR169,354,220;
- (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;
- on each Interest Payment Date after (C) 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 Balance plus Accrued Interest less Non Performing Interest of the Home Loan Pool on the

- 66. Portion of the Arrears Reserve Required Amount funded on the Issue Date from the Notes and the Start-Up Loan
- 67. Liquidity Facility Limit
- 68. Start-Up Loan
- 69. Definition: Class A Principal Lock-Out
- 70. Scheduled Redemption Amount
- 71. Weighted Average Yield of the Home Loan Pool
- 72. Level of collateralisation
- 73. Concentration of underlying assets that account for 10% or more of the total value of the underlying assets

Determination Date immediately preceding the applicable Interest Payment Date from time to time; and (iii) 0.15% of the aggregate Principal Amount Outstanding of the Notes as at the last Issue Date in the Tap Issue Period; and

- (d) the Latest Final Redemption Date, zero
- ZAR5,584,639

ZAR190,523,498

ZAR55,846,388

Shall occur on any Interest Payment Date prior to the Coupon Step-Up Date provided the aggregate Principal Amount Outstanding on the Class A1 Note and the Class A2 Note is greater than the Class A Redemption Amount and that no Event of Default has occurred.

N/A

The Weighted Average Yield of the Home Loan Pool will be set out in the Investor Report

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

If applicable, information on the concentration of underlying assets that account for 10% or more of the total value of the underlying assets will be set out in the Investor Report, together with the financial information of such entity

#### 74. Other provisions

The table detailing the estimated average life of the Note is set out below:

WAL (years)	A3
CPR - 7,5%	
WAL - call	4,25
WAL - no call	7,42
Last Cash Flow - no call	12,50
<u>CPR - 10%</u>	
WAL-call	4,25
WAL - no call	7,34
Last Cash Flow - no call	12,75
CPR - 12%	
WAL - call	4,25
WAL - no call	7,18
Last Cash Flow - no call	12,75

75. Material Change Statement

As at the date of this Applicable Pricing Supplement and following due and careful enquiry, the Issuer confirms that there has been no material change in the financial or trading position of the Issuer that has occurred since the end of its last financial period for which either audited annual financial statements or unaudited interim reports have been published. This statement has not been confirmed nor verified by the auditors of the Issuer

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. The Investor Report is available at https://www.sahomeloans.com/about/business-

partners/investors?d=L1RyYW5zYWN0aW9uIGRvY3VtZW50cy9UaGVrd2luaSAxNy9Sb2Fk c2hvdyBtYXRlcmlhbHMgLSBGZWlgMjAyMQ%3D%3D&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 22 November 2021, pursuant to The Thekwini Fund 17 (RF) Limited (formerly known as The Thekwini Fund 17 Proprietary Limited and prior thereto as SAHL Mortgage Fund 1 Proprietary Limited) Asset Backed Note Programme.

JARAWEGBURG this 17 day of November 2021. SIGNED at

For and on behalf of THE THEKWINI FUND 17 (RF) LIMITED (formerly known as The Thekwini Fund 17 Proprietary Limited and prior thereto as SAHL Mortgage Fund 1 Proprietary Limited) (ISSUER)

marre

Other

Name : D P Towers Capacity : Director who warrants his/her authority hereto

Name : D H Lawrance Capacity : Director who warrants his/her authority hereto

## **APPENDIX "A"**



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

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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 The Thekwini Fund 17 (RF) Limited (formerly known as The Thekwini Fund 17 Proprietary 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 The Thekwini Fund 17 (RF) Limited (formerly known as The Thekwini Fund 17 Proprietary Limited) ("the Issuer").

The subject matter comprises the conduct of the proposed securitisation scheme as set out in the programme memorandum dated on 11 March 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 Nolice.

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 The Thekwini Fund 17 (RF) Limited (formerly known as The Thekwini Fund 17 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.

Eaust - Yound inc.

Ernst & Young Inc. Director: Merisha Kassie Registered Auditors Chartered Accountants (SA)

17 March 2021

# APPENDIX "B"

# POOL DATA

I Summ	nary			W	eighted Average	Minimum	Maxim
e of Poo							Monday, 15 November 20
		ortfalio l	Balance (Z4	NR)	4 149 845 986	~	
aber of I			· · · · · ·		5 725	~	
inal Lo	an Amou	nt (ZAR)			780 787	102 507	5 000 0
Current	t Loan Ai	nount (Z/	AR)		724 864	(52 809)	4 962 7
mitted	Loan Am	iount (ZA	R)		744 300	93 785	4 925 0
final LT	V (%)				79,37%	6,13%	106,67
rent LTV	/ (%)				75,32%	0,00%	99,91
	LTV (%)				75,86%	6,09%	99,60
	rgin (3mJ		i)		3,65%	1,80%	6,00
	rm (mont				238	36	3
	Tenn (m	onths)			212	24	3
	(months)	,			26,97	3	2
	Ratio (%	1			16,36%	0,00%	100,00
att mit m	₹atio (%)				18,82%	0,17%	100,00
ar Sum	marv					% of Arrears	% of To
	,	n 0.5 inst	alments in	arrears)	0		0.00
4.5	,		cl. arrears <	,	4 122 022 146	99,33%	99.33
ars 1 - 2	2 instalmi	ants			16 395 825	0,40%	0,40
ars 2 - 3	3 instalm	ants			6 064 635	0,15%	0,15
	5 instalme				5 363 380	0,13%	0,13
	12 instalm				0	0,00%	0,00
ars > 12	2 instalm	ents			0	0,00%	0,00
DISG	button of	dioans b	y Original	LTV		Monda	y, 15 November 2021
LTV I	Range (%	.)		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
>	 0	<	50	479	8,37%	310 428 155	7,48%
>	50	<:::	60	286	5,03%	259 568 276	6,25%
>	60	<#	70	535	9,34%	517 099 864	12,46%
>	70	<∞	75	399	6,97%	335 995 311	8.10%
>	75	< ==	80	1 070	18,69%	892 004 155	21,49%
>	80	< 777	120	2 954	51,60%	1 834 750 223	44,21%
ΤΟΤΑ	<u>, r</u>			5 725	100,00%	4 149 845 986	100,00%
DISG	bution of	Rostiis D	y Current I	TV			
LTV F	Ranne (%	)		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
LTV F	Range (% 0	}	50	No. of Loans 657	% of Total 11,48%	Current Balance (ZAR) 406 372 861	% of Total 9,79%
	*******************************		50 60		% of Total 11,48% 6,13%		<u>% of Total</u> 9,79% 7,70%
>	0	<		657	11,48%	406 372 861	9,79%
>	0 50	<	60	657 351	11,48% 6,13%	406 372 861 319 392 304	9,79% 7,70%
> > >	0 50 60	<= <= <=	60 70	657 351 774	11,48% 6,13% 13,52%	406 372 861 319 392 304 662 436 976	9,79% 7,70% 15,96%
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> > > > >	0 50 60 70 80 90	< < < <	60 76 80 90	657 351 774 1 217 1 186	11,48% 8,13% 13,52% 21,26% 20,72%	406 372 861 319 392 304 662 436 976 1 019 963 767 722 295 366	9,79% 7,70% 15,96% 24,58% 17,41%
> > > > > 7	0 50 60 70 80 90	< < < < <	60 76 80 90	657 351 774 1 217 1 186 1 540 \$ 725	11,48% 6,13% 13,52% 21,26% 20,72% 26,90%	406 372 861 319 392 304 662 436 976 1 019 963 767 722 295 366 1 019 384 711	9,79% 7,70% 15,96% 24,58% 17,41% 24,56%
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> > > TOTA DIEXI LTV F	0 50 60 70 80 90 AL button of Range (%	<ul> <li>&lt;=</li> <li>&lt;=</li> <li>&lt;=</li> <li>Loans a</li> </ul>	60 70 90 120 y Committe	657 351 774 1 217 1 186 1 540 5 725 6 LTV No. of Loans	11,48% 6,13% 13,52% 21,26% 20,72% 26,90% 100,00%	406 372 861 319 392 304 662 436 976 1 019 963 767 722 295 366 1 019 384 711 4 149 845 986 Current Balance (ZAR)	9,79% 7,70% 15,96% 24,56% 17,41% 24,56% 100,00%
> > > > > > > > > > > > > > > > > > >	0 50 60 70 80 90 AL bution of Range (% 0	<	60 70 90 120 y Committe	657 351 774 1 217 1 186 <u>1 540</u> 5 725 od LTV No. of Loans 530	11,48% 6,13% 13,52% 21,26% 20,72% 26,90% 100,00% % of Total 9,26%	406 372 861 319 392 304 662 436 976 1 019 963 767 722 295 366 1 019 384 711 4 149 845 988 Current Balance (ZAR) 350 232 258	9,79% 7,70% 15,96% 24,58% 17,41% 24,56% 100,00% % of Total 8,44%
> > > TOTA DIFIT	0 50 60 70 80 90 AL button of Range (% 0 50	<	60 70 80 90 120 y Committe 50 60	657 351 774 1 217 1 186 <u>1 540</u> 5 725 od LTV No. of Loans 530 342	11,48% 6,13% 13,52% 20,72% 26,90% 100,00% % of Total 9,26% 5,97%	406 372 861 319 392 304 662 436 976 1 019 963 767 722 295 366 1 019 384 711 4 149 845 986 Current Balance (ZAR) 350 232 258 325 971 163	9,79% 7,70% 15,98% 24,58% 17,41% 24,56% 100,00% 100,00% % of Total 8,44% 7,86%
> > > TOTA DIFIT	0 50 60 70 80 90 80 90 80 80 80 80 50 60	<	60 70 80 90 120 <b>y Committe</b> 50 60 70	657 351 774 1 217 1 186 1 540 5 725 od LTV No. of Loans 530 342 835	11,48% 6,13% 13,52% 20,72% 26,90% 100,00% % of Total 9,26% 5,97% 14,59%	406 372 861 319 392 304 662 436 976 1 019 963 767 722 295 366 1 019 384 711 <b>4 149 845 988</b> Current Balance (ZAR) 350 232 258 325 971 163 698 179 571	9,79% 7,70% 15,98% 24,58% 17,41% 24,56% 100,00% 100,00% % of Total 8,44% 7,86% 16,82%
> > > TOTA DIFIN	0 50 60 70 80 90 NL button of Range (% 0 50 60 70	<= <= <= <= <= <= Loans b <= <= <= <=	60 70 80 90 120 <b>y Committe</b> 50 60 70 80	657 351 774 1 217 1 186 1 540 5 725 od LTV No. of Loans 530 342 835 1 218	11,48% 6,13% 13,52% 21,26% 20,72% 26,90% 100,00% % of Total 9,26% 5,97% 14,59% 21,28%	406 372 861 319 392 304 662 436 976 1 019 963 767 722 295 366 1 019 384 711 <b>4 149 845 986</b> Current Balance (ZAR) 350 232 258 325 971 183 698 179 571 1 030 068 484	9,79% 7,70% 15,96% 24,56% 17,41% 24,56% 100,00% <b>% of Total</b> 8,44% 7,86% 16,82% 24,82%
> > > TOTA DIENT LTV F > > >	0 50 60 70 80 90 NL bution of Range (% 0 50 60 70 80 90	<	60 70 80 90 120 <b>y Committe</b> 50 60 70 80 90	657 351 774 1 217 1 186 1 540 5 725 od LTV No. of Loans 530 342 835 1 218 1 117	11,48% 6,13% 13,52% 21,26% 20,72% 26,90% 100,00% 100,00% % of Total 8,26% 5,97% 14,59% 21,28% 19,51%	406 372 961 319 392 304 662 436 976 1 019 963 767 722 295 366 1 019 384 711 <b>4 149 845 986</b> Current Balance (ZAR) 350 232 268 325 971 163 658 179 571 1 030 068 484 669 191 790	9,79% 7,70% 15,96% 24,56% 17,41% 24,56% 100,00% % 0f Total 8,44% 7,86% 16,82% 24,82% 16,13%
> > > > > > > TOTA LTV F > > > > > > > > > > > > > > > > > > >	0 50 60 70 80 90 80 90 80 50 60 70 80 90 81	<	60 70 80 90 120 <b>y Committe</b> 50 60 70 80 90 120	657 351 774 1 217 1 186 1 540 5 725 od LTV No. of Loans 530 342 835 1 218 1 117 1 683	11,48% 6,13% 13,52% 20,72% 26,90% 100,00% % of Total 9,26% 5,97% 14,59% 21,28% 19,51% 29,40% 100,00%	406 372 961 319 392 304 662 435 976 1 019 963 767 722 295 366 1 019 384 711 <b>4 149 845 986</b> Current Balance (ZAR) 350 232 268 325 971 163 698 179 571 1 030 068 484 669 191 790 1 076 202 699	9,79% 7,70% 15,96% 24,56% 17,41% 24,56% 100,00% % 0f Total 8,44% 7,86% 16,82% 24,82% 16,13% 25,93%
> > > TOTA DISTI	0 50 60 70 80 90 AL button of 50 60 70 80 90 50 60 70 80 90	< < < Loans b Loans b	60 70 80 90 120 y Committe 50 60 70 80 90 120 y Committe	657 351 774 1 217 1 186 1 540 5 725 od LTV No. of Loans 530 342 835 1 218 1 117 1 683 5 725 d LTV and Salary De	11,48% 6,13% 13,52% 21,26% 20,72% 26,90% 100,00% % of Total 9,26% 5,97% 14,59% 21,28% 19,51% 29,40% 100,00% duction (SWD)	406 372 861 319 392 304 662 436 976 1 019 963 767 722 295 366 1 019 384 711 <b>4 149 845 986</b> Current Balance (ZAR) 350 232 258 325 971 183 698 179 571 1 030 068 484 669 191 790 1 076 202 699 <b>4 149 845 986</b>	9,79% 7,70% 15,96% 24,56% 17,41% 24,56% 100,00% % of Total 8,44% 7,86% 16,82% 24,82% 16,13% 25,93% 100,00%
> > > TOTA DIFICI LTV F > > > > > > > > > > > > > > > > > > >	0 50 60 70 80 90 AL Range (% 0 50 60 70 80 90 30 80 90 31 L Buttion of Range an	<	60 70 80 90 120 y Committe 50 60 70 80 90 120 y Committe	657 351 774 1 217 1 186 1 540 5 725 od LTV No. of Loans 530 342 835 1 218 1 117 1 683 5 725 d LTV and Salary De No. of Loans	11,48% 6,13% 13,52% 21,26% 20,72% 26,90% 100,00% % of Total 9,26% 5,97% 14,59% 21,28% 19,51% 29,40% 100,00% duction (SWD) % of Total	406 372 961 319 392 304 662 436 976 1 019 963 767 722 295 366 1 019 384 711 <b>4 149 845 986</b> Current Balance (ZAR) 350 232 268 325 971 163 698 179 571 1 030 068 484 669 191 790 1 076 202 699 <b>4 149 845 986</b> Current Balance (ZAR)	9,79% 7,70% 15,96% 24,56% 17,41% 24,56% 100,00% % of Total 8,44% 7,86% 16,82% 24,82% 16,13% 25,93% 100,00%
> > > > > > > > > > > > > > > > > > >	0 50 60 70 80 90 NL bution of 70 80 90 70 80 90 NL bution of Range an 6 LTV and	<	60 70 80 90 120 <b>y Committe</b> 50 60 70 80 90 120 <b>y Committe</b> riteria	657 351 774 1 217 1 186 1 540 5 725 od LTV No. of Loans 530 342 835 1 218 1 117 1 683 5 725 d LTV and Salary De No. of Loans 454	11,48% 6,13% 13,52% 21,26% 20,72% 26,90% 100,00% % of Total 8,26% 5,97% 14,59% 21,28% 19,51% 29,40% 100,00% duction (SWD) % of Total 7,93%	406 372 961 319 392 304 662 436 976 1 019 963 767 722 295 366 1 019 384 711 4 149 845 986 Current Balance (ZAR) 1 030 068 484 669 191 790 1 076 202 699 4 149 845 986 Current Balance (ZAR) 296 318 691	9,79% 7,70% 15,96% 24,56% 17,41% 24,56% 100,00% 100,00% 100,00% 16,82% 24,82% 16,13% 25,93% 100,90% 100,90%
> > > > > > > > > > > > > > > > > > >	0 50 60 70 80 90 AL Button of 70 80 90 4L Button of Range an 6 LTV and 6 LTV and	<pre>&lt;= &lt;&lt;= &lt;&lt;= &lt;&lt;= &lt;&lt;= &lt;&lt;= &lt;&lt;= &lt;&lt;= &lt;&lt;= &lt;&lt;=</pre>	60 70 80 90 120 <b>y Committe</b> 50 60 70 80 90 120 <b>y Committe</b> riteria	657 351 774 1 217 1 186 1 540 5 725 od LTV No. of Loans 530 342 835 1 218 1 117 1 683 5 725 d LTV and Salary De No. of Loans 454 2 471	11,48% 6,13% 13,52% 21,26% 20,72% 26,90% 100,00% % of Total 8,26% 5,97% 14,59% 21,28% 19,51% 29,40% 100,00% duction (SWD) % of Total 7,93% 43,16%	406 372 961 319 392 304 662 436 976 1 019 963 767 722 295 366 1 019 384 711 4 149 845 986 Current Balance (ZAR) 350 232 258 325 971 163 658 179 571 1 030 068 484 669 191 790 1 076 202 699 4 149 845 986 Current Balance (ZAR) 296 318 691 2 111 929 069	9,79% 7,70% 15,98% 24,58% 17,41% 24,56% 100,00% 300,00% 300,00% 400,00% 16,82% 24,82% 16,13% 25,93% 100,00% 300,00% 300,00% 300,00% 300,00%
> > > > > > > > > > > > > > > > > > >	0 50 60 70 80 90 NL bution of 70 80 90 70 80 90 NL bution of Range an 6 LTV and	<= <= <= <= <= <= <= <= <= <=	60 70 80 90 120 <b>y Committe</b> 50 60 70 80 90 120 <b>y Committe</b> riteria	657 351 774 1 217 1 186 1 540 5 725 od LTV No. of Loans 530 342 835 1 218 1 117 1 683 5 725 d LTV and Salary De No. of Loans 454	11,48% 6,13% 13,52% 21,26% 20,72% 26,90% 100,00% % of Total 8,26% 5,97% 14,59% 21,28% 19,51% 29,40% 100,00% duction (SWD) % of Total 7,93%	406 372 961 319 392 304 662 436 976 1 019 963 767 722 295 366 1 019 384 711 4 149 845 986 Current Balance (ZAR) 1 030 068 484 669 191 790 1 076 202 699 4 149 845 986 Current Balance (ZAR) 296 318 691	9,79% 7,70% 15,96% 24,56% 17,41% 24,56% 100,00% 100,00% 100,00% 16,82% 24,82% 16,13% 25,93% 100,90% 100,90%

Cun	rent Principa	I Bala	nce (ZAR)	No. of Loans	% of Total	Current Balance (ZAR)	% of To
>	0	< ==	500 000	2 237	39.07%	822 910 621	19,83
>	500 000	<	750 000	1 630	28,47%	983 403 235	23,70
>		<=	1 000 000	757	13,22%	654 597 524	15,77
2		<=	1 250 000	441	7,70%	493 501 744	11,89
>		<:	1 500 000	256	4,47%	350 148 055	8,44
>		<:	1 750 000	150	2,82%	241 227 868	5,81
2		<:::	2 000 000	87	1,52%	163 227 460	3,93
>	2 000 000		5 100 000	167	2,92%	440 829 477	10.62
TOT	*******			5 725	100,00%	4 149 845 986	100,00
1951	ribution of Lo	uans b	y Interest Rate	e Margin (3mJiBA	R plus)		
nte	rest Margin (	%)		No. of Loans	% of Total	Current Balance (ZAR)	% of Tol
>	2,00	<	2,70	646	11,28%	506 679 223	12,21
2		<	2,90	320	5,59%	320 660 188	7,73
>	2,90	<=	3,10	263	4,59%	245 713 808	5,92
>	-	<=		492	8,59%	368 429 402	
5	3,30	<=	3,30 3,60	731	12,77%	562 157 747	8,88 13,55
2		<=		3 270	57,12%	2 144 090 243	
>		<	6,00 6,50	. 0	0,00%	2 144 030 245	51,67 0,00
от	AL			5 725	100,00%	4 149 845 986	100,0
iksti	([0]31([0]3][[0]3][[0]3][[0]3		Value and the second	amaining Term			
lon	ths Remainii	1g		No. of Loans	% of Total	Current Balance (ZAR)	% of To
>	0	<=	60	17	0,30%	4 865 660	0,12
≫	60	<=	90	17	0,30%	8 761 485	0,21
>	90	« <b></b>	120	111	1,94%	60 498 787	1,46
>	120	<:::	150	53	0,93%	41 849 347	1,01
>	150	< 20	180	710	12,40%	538 123 656	12,97
	1.00			1 716	00.070/	4 007 450 040	0,000
>		<	210	1 / 10	29,97%	1 027 159 943	24,75
			210 240	3 008	29,8770 52,54%	2 363 060 022	
∧ ∧	180 210		240		52,54%	2 363 060 022	56,94
^ ^ ^	180 210 240	<=	240 260	3 008 4	52,54% 0,07%	2 363 060 022 5 022 025	56,94 0,12
$\sim$ $\sim$ $\sim$	180 210 240 260	<= <= <=	240 260 270	3 008 4 1	52,54% 0,07% 0,02%	2 363 060 022 5 022 025 599 712	56,94 0,12 0,01
^ ^ ^ ^ ^	180 210 240 260 270	<= <= <=	240 260 270 280	3 008 4 1 1	52,54% 0,07% 0,02% 0,02%	2 363 060 022 5 022 025 509 712 1 631 350	56,94 0,12 0,01 0,04
^ ^ ^ ^ ^ ^	180 210 240 260 270 280	<= <= <=	240 260 270	3 008 4 1	52,54% 0,07% 0,02%	2 363 060 022 5 022 025 599 712	56,94 0,12 0,01 0,04 2,37
> > > > OT,	180 210 240 260 270 280 AL	<= <= <= <=	240 260 270 280	3 008 4 1 1 87 5 725	52,54% 0,07% 0,02% 0,02% 1,52%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000	56,94 0,12 0,01 0,04 2,37
> > > > OT,	180 210 240 260 270 280 AL	<= <= <= <= %	240 260 270 280 360	3 008 4 1 1 87 5 725	52,54% 0,07% 0,02% 0,02% 1,52%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000	56,94 0,12 0,04 0,04 2,37 100,00
> > > ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) )	180 210 240 260 270 280 AL ibution of Lo soning (Mont	<= <= <= <= %	240 260 270 280 360	3 008 4 1 87 5 725	52,54% 0,07% 0,02% 0,02% 1,52% 100,00%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 986	56,94 0,12 0,04 2,37 100,00
> > > ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) )	180 210 260 270 280 AL ibution of Lo coning (Mont	<= <= <= <= = hs)	240 260 270 280 360 y Months Since	3 008 4 1 87 5 725 • Origination No. of Loans	52,54% 0,07% 0,02% 1,52% 100,00%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 886 Current Balance (ZAR)	56,94 0,12 0,04 2,37 100,00 
> > > > > > > > > > > > > > > > > > >	180 210 240 260 270 280 AL ibution of Lo soning (Mont	<= <= <= <= <= 2m500 m50	240 250 270 280 360 y Months since	3 008 4 1 87 5 725 ► Origination No. of Loans 189	52,54% 0,07% 0,02% 1,52% 100,08%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 986 Current Balance (ZAR) 123 658 652	56,94 0,12 0,01 0,04 2,37 100,00 % of Tot 2,95 10,47
> > > > > > > > > > > > > > > > > > >	180 210 240 260 270 280 AL ibution of Lo soning (Mont 3 6	<= <= <= <= <= hills 0 hs) <= <=	240 260 270 280 360 y Months since 3 6	3 008 4 1 87 5 725 • Origination No. of Loans 189 526	52,54% 0,07% 0,02% 1,52% 100,08% % of Total 2,95% 9,19%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 985 Current Balance (ZAR) 123 658 652 434 540 791	56.94 0,12 0,01 0,04 2.37 100,00 % of Tot 2,95 10,47 10,86
> > > > > > > > > > > > > > > > > > >	180 210 240 260 270 280 280 AL ibution of Lo soning (Mont	<= <= <= <= <= 500500	240 260 270 280 360 y Months since 3 6 9 12	3 008 4 1 87 6 725 • Origination No. of Loans 189 526 533 449	52,54% 0,07% 0,02% 1.52% 100,00% % of Total 2,95% 9,19% 9,31%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 986 Current Balance (ZAR) 123 658 652 434 540 791 450 569 125	56,94 0,12 0,04 2,97 100,04 % of Tot 2,98 10,47 10,66 8,74
	180 210 240 260 270 280 AL ibution of Lo soning (Mont 3 6 9 12	<= <= <= <= <= hs) <= <= <= <=	240 260 270 280 360 y Months since 3 6 9 12 24	3 008 4 1 87 <b>5 725</b> • Origination No. of Loans 169 526 533 449 1 422	52,54% 0,07% 0,02% 1,52% 100,00% % of Total 2,95% 9,19% 9,31% 7,84% 24,84%	2 363 060 022 6 022 025 599 712 1 631 350 98 274 000 4 149 845 986 Current Balance (ZAR) 123 658 652 434 540 791 450 569 125 362 639 305 1 086 508 654	56,94 0,12 0,04 2,37 100,00 % of Tot 2,98 10,47 10,66 8,74 26,18
	180 210 240 260 270 280 280 AL ibution of Lo soning (Mont	<= <= <= <= 2005000 2005000 2005000 200500000000	240 260 270 280 360 y Months since 3 6 9 12 24 36	3 008 4 1 87 6 725 • Origination No. of Loans 189 526 533 449	52,54% 0,07% 0,02% 1,52% 100,00% % of Total 2,95% 9,19% 9,31% 7,84% 24,84% 12,44%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 986 Current Balance (ZAR) 123 658 652 434 540 701 450 569 125 362 639 305	56,94 0,12 0,01 0,04 2,37 100,00 % of Tot 2,98 10,47 10,66 8,74 26,18 10,93
> > > > > > OT.	180 210 240 260 270 280 AL ibution of Lc soning (Mont 3 6 9 12 24 36	<= <= <= <=	240 260 270 280 360 9 9 12 24 36 42	3 008 4 1 5 725 • Origination No. of Loans 169 526 533 449 1 422 712 396	52,54% 0,07% 0,02% 1,52% 100,00% % of Total 2,95% 9,19% 9,31% 7,84% 24,84% 12,44% 6,92%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 886 Current Balance (ZAR) 123 658 652 434 540 781 450 569 125 362 639 305 1 086 508 654 453 534 922 221 594 501	56,94 0,12 0,04 2,37 100,00 % of Tot 2,95 10,47 10,86 8,74 26,18 10,93 5,34
	180 210 240 260 270 280 AL ibution of Le soning (Mont 3 6 9 12 24 36 42	<= <= <= <= 200500 2005000 2005000 20050 20000 20000 200000000	240 260 270 280 360 y Months Sincs 3 6 9 12 24 36 42 96	3 008 4 1 1 87 5 725 • Origination No. of Loans 169 526 533 449 1 422 712 396 1 506	52,54% 0,07% 0,02% 1,52% 100,00% % of Total 2,95% 9,19% 9,31% 7,84% 24,84% 12,44% 6,92% 26,31%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 986 Current Balance (ZAR) 123 658 652 434 540 781 450 569 305 1 086 508 654 453 534 922 221 594 501 1 012 764 533	56,94 0,12 0,04 2,37 100,00 % of Tot 2,95 10,47 10,86 8,74 26,18 10,93 5,34 24,40
	180 210 260 270 280 AL AL soning (Mont 5 6 9 12 24 36 42 96	<= <= <= <= 200500 2005000 2005000 20050 20000 20000 200000000	240 260 270 280 360 9 9 12 24 36 42	3 008 4 1 5 725 • Origination No. of Loans 169 526 533 449 1 422 712 396	52,54% 0,07% 0,02% 1,52% 100,00% % of Total 2,95% 9,19% 9,31% 7,84% 24,84% 12,44% 6,92%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 886 Current Balance (ZAR) 123 658 652 434 540 781 450 569 125 362 639 305 1 086 508 654 453 534 922 221 594 501	56,94 0,12 0,04 2,97 100,00 % of Tot 2,98 10,47 10,86 8,74 26,18 10,93 5,34 24,40 0,10
	180 210 240 260 270 280 AL ibution of Lo soning (Mont 	<= << / / / / / / / / / / / / / / / / /	240 260 270 280 360 y Months Sincs 3 6 9 12 24 36 42 96	3 008 4 1 1 87 5 725 • Origination No. of Loans 169 526 533 449 1 422 712 396 1 506 12 5 725	52,54% 0,07% 0,02% 1,52% 100,08% % of Total 2,95% 9,19% 9,31% 7,84% 24,84% 6,92% 26,31% 0,21%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 986 Current Balance (ZAR) 123 658 652 434 540 781 450 569 125 362 639 305 1 086 508 654 453 534 922 221 594 501 1 012 764 533 4 035 502	56,94 0,12 0,07 2,37 100,04 % of Tot 2,98 10,47 10,86 8,74 26,16 10,93 5,34 24,40 0,10
	180 210 240 260 270 280 AL ibution of Lo 3 6 9 12 24 36 42 96 AL ibution of Lo	<= << <= << = < <= << = < <= << = << <= << <= << <= << < < < < < < < < < < < < < < < < < <	240 260 270 280 380 y Months since y Months since 9 12 24 36 42 96 1 000	3 008 4 1 1 87 5 725 • Origination No. of Loans 189 526 533 449 1 422 712 396 1 422 712 396 1 506 12 5 725 • Indicator	52,54% 0,07% 0,02% 1,52% 100,00% % of Total 2,95% 9,19% 9,31% 7,84% 24,84% 12,44% 6,92% 26,31% 0,21% 100,00%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 985 Current Balance (ZAR) 123 658 652 434 540 791 450 569 125 362 639 305 1 086 508 654 453 534 922 221 594 601 1 012 764 533 4 035 502 4 149 845 985	56,94 0,12 0,04 2,37 100,00 % of Tot 2,98 10,47 10,66 8,74 26,18 10,93 5,34 24,40 0,10
	180 210 240 260 270 280 AL ibution of Lo 3 6 9 12 24 36 42 96 AL ibution of Lo Ioument Typ	<= <= <= <= <= <= <= <= <= <= <= <= <= <	240 260 270 280 360 9 9 12 24 36 42 96 1 000 4 Employment	3 008 4 1 87 5 725 • Origination No. of Loans 169 526 533 449 1 422 712 396 1 506 12 5 725 Indicator No. of Loans	52,54% 0,07% 0,02% 1,52% 100,00% % of Total 2,95% 9,19% 9,31% 7,84% 24,84% 12,44% 6,92% 26,31% 0,21% 100,00%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 886 Current Balance (ZAR) 123 658 652 434 540 761 450 569 125 362 639 305 1 086 508 854 453 534 922 221 594 501 1 012 764 533 4 035 502 4 149 845 986 Current Balance (ZAR)	56,94 0,12 0,04 2,37 100,00 % of Tot 2,98 10,47 10,86 8,74 26,18 10,93 5,34 24,40 0,10 100,00
	180 210 240 260 270 280 AL ibution of Lo soning (Mont 3 6 9 12 24 36 42 96 AL ibution of Lo loyment Typ Employed or fi	<= << = << = << = < = < < = < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < = < < = < < = < < = < < = < = < = < = < > Dilífonn loban	240 260 270 280 360 y Months Since y Months Since 3 6 9 12 24 36 42 96 1 030 / Employment	3 008 4 1 1 87 5 725 • Origination No. of Loans 169 526 533 449 1 422 712 396 1 506 12 5 725 Indicator No. of Loans 3 587	52,54% 0,07% 0,02% 1,52% 100,00% % of Total 2,95% 9,19% 9,31% 7,84% 24,84% 12,44% 6,92% 26,31% 0,21% 100,00%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 886 Current Balance (ZAR) 123 658 652 434 540 761 450 569 125 362 639 305 1 086 608 654 453 534 922 221 594 501 1 012 764 533 4 035 502 4 149 845 986 Current Balance (ZAR) 2 579 757 773	56,94 0,12 0,01 0,04 2,37 100,00 % of Tot 2,98 10,47 10,86 8,74 26,18 10,93 5,34 24,40 0,10 100,00 % of Tot 62,17
	180 210 240 260 270 280 AL ibution of Lo 3 6 9 12 24 36 42 96 AL ibution of Lo loyment Typ Employed of he	<= << = << = << = < = < < = < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < = < < = < < = < < = < < = < = < = < = < > Dilífonn loban	240 260 270 280 360 y Months Since y Months Since 3 6 9 12 24 36 42 96 1 030 / Employment	3 008 4 1 1 87 5 725 • Origination No. of Loans 169 526 533 449 1 422 712 396 1 506 12 5 725 indicator No. of Loans 3 587 1 633	52,54% 0,07% 0,02% 1,52% 100,00% % of Total 2,95% 9,19% 9,31% 7,84% 24,84% 12,44% 6,92% 26,31% 0,21% 100,00% % of Total 62,66% 28,52%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 986 Current Balance (ZAR) 123 658 652 434 540 781 450 569 125 362 639 305 1 086 508 654 453 534 922 221 594 601 1 012 764 533 4 035 502 4 149 845 986 Current Balance (ZAR) 2 579 757 773 1 021 379 386	24,75 56,94 0,12 0,01 0,04 2,37 100,00 % of Tot 2,98 10,47 10,86 8,74 26,18 10,93 5,34 24,40 0,10 100,00 % of Tot 62,17 24,61
	180 210 240 260 270 280 AL ibution of Lo soning (Mont 3 6 9 12 24 36 42 96 AL ibution of Lo loyment Typ Employed or fi	<= << = << = << = < = < < = < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < < = < = < < = < < = < < = < < = < = < = < = < > Dilífonn loban	240 260 270 280 360 y Months Since y Months Since 3 6 9 12 24 36 42 96 1 030 / Employment	3 008 4 1 1 87 5 725 • Origination No. of Loans 169 526 533 449 1 422 712 396 1 506 12 5 725 Indicator No. of Loans 3 587	52,54% 0,07% 0,02% 1,52% 100,00% % of Total 2,95% 9,19% 9,31% 7,84% 24,84% 12,44% 6,92% 26,31% 0,21% 100,00%	2 363 060 022 5 022 025 599 712 1 631 350 98 274 000 4 149 845 886 Current Balance (ZAR) 123 658 652 434 540 761 450 569 125 362 639 305 1 086 608 654 453 534 922 221 594 501 1 012 764 533 4 035 502 4 149 845 986 Current Balance (ZAR) 2 579 757 773	56,94 0,12 0,01 0,04 2,37 100,00 % of Tot 2,98 10,47 10,86 8,74 26,18 10,93 5,34 24,40 0,10 100,00 % of Tot 62,17

				ку Туре			
- Occe	ipancy Tyj	Dé		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
	Wher occu	*****		5 061	88,40%	3 658 209 626	88,15%
	lon owner a			646	11,28%	472 554 500	11,39%
······	loliday/sec	ond hom	e	18	0,31%	19 081 859	0,46%
TOTA	<u>\L</u>			5 725	100,00%	4 149 845 986	100,00%
DIGIN	bution of	Loans b	y Loan Pu	трозе			
Loan	Purpose			No. of Loans	% of Total	Current Balance (ZAR)	% of Total
	urchase			4 325	75,55%	3 004 843 282	72,41%
	lemortgage			1 097	19,16%	941 338 459	22,68%
4 E	iquity relea	50		303 5 725	5,29% 100,00%	203 664 245 4 149 845 986	4,91% 100,00%
			y Region				
Regic	22			No. of Loans	% of Total	Current Balance (ZAR)	% of Total
	AUTENG			2 485	43,41%	1 601 810 863	43,42%
	ASTERN (	CAPE		412	7,20%	228 705 203	5.51%
	REE STAT			218	3,81%	133 651 941	3,22%
	WAZULU I			783	13,68%	554 296 226	13,36%
M	IPUMALAN	√GA		403	7,04%	277 931 941	6,70%
N	ORTH WE	ST		69	1,21%	39 488 516	0,95%
N	ORTHERN	I CAPE		48	0,84%	33 287 909	0,80%
	MPOPO			35	0,61%	29 859 477	0.72%
	VESTERN	CAPE		1 272	22,22%	1 050 813 909	25,32%
U Ιτοτά	nspecified			0	0,00%	0 4 149 845 986	0,00%
LIVIA	l I			5 725	100,00%	4 149 040 900	100,00%
0)(55(7)	bution of l	Loans b	(entrent)	autoria de la companya de la company			
PTI R	ange (%)			No. of Loans	% of Total	Current Balance (ZAR)	% of Total
7	0,1	<:::	10	1 153	20,14%	684 535 978	16,50%
>	10	<=	15	1 382	24,14%	1 031 289 520	24,85%
>	15	<	20	1 597	27,90%	1 209 931 946	29,16%
>	20	< #	25	1 278	22,32%	950 058 550	22,89%
>	25	<:::	30	276	4,82%	239 716 426	5,78%
>	30	<=	40	33	0,58%	28 858 050	0,70%
ΤΟΤΑ	ł.,	<	100	<u> </u>	0.10%	<u>5 455 516</u> 4 149 845 986	0,13% 100,00%
<b></b>							การการการการการการการการการการการการการก
<b>D</b> ALCS DEL	5						
			/ Credit P1	l	V oš Totol	Current Ralamer (74.8)	Bl of Total
000000000000	ange (%)	<		No. of Loans	% of Total 15 07%	Current Balance (ZAR) 523 632 586	% of Total 12 62%
PTI R	<u>ange (%)</u> 5		10	No. of Loans 863	15,07%	523 632 586	12,62%
PTI R:	<u>ange (%)</u> 5 10	<=	10 15	No. of Loans 863 995	15,07% 17,38%		12,62% 17,74%
<u>PTI R:</u> > >	<u>ange (%)</u> 5	<= <=	10	No. of Loans 863	15,07% 17,38% 21,36%	523 632 586 736 008 818	12,62% 17,74% 23,54%
<u>PTI R:</u> > > >	<u>ange (%)</u> 5 10 15 20	<= <= <=	10 15 20 25	No. of Loans 863 995 1 223 1 328	15,07% 17,38% 21,36% 23,20%	523 632 586 735 008 818 976 819 227 1 037 797 629	12,62% 17,74% 23,54% 25,01%
PTI R: > > > >	<u>ange (%)</u> 5 10 15	<= <= <= <=	10 15 20	No. of Loans 863 995 1 223	15,07% 17,38% 21,36%	523 632 586 735 008 818 976 819 227	12,62% 17,74% 23,54% 25,01% 17,81%
PTI R:	ange (%) 5 10 15 20 25	<= <= <= <= <=	10 15 20 25 30	No. of Loans 863 995 1 223 1 328 1 091 217 8	15,07% 17,38% 21,36% 23,20% 19,06% 3,79% 0,14%	523 632 586 735 008 818 976 819 227 1 037 797 629 739 059 717	12,62% 17,74% 23,54% 25,01%
<u>PTI R:</u> > > > > > > > > > >	ange (%) 5 10 15 20 25 30	<= <= <= <= <= <=	10 15 20 25 30 40	No. of Loans 863 995 1 223 1 328 1 091 217	15,07% 17,38% 21,36% 23,20% 19,06% 3,79%	523 632 586 735 008 818 976 819 227 1 037 797 629 739 059 717 129 634 882	12.62% 17,74% 23,54% 25,01% 17,81% 3,12%
PTI R: > > > > > TOTA	ange (%) 5 10 15 20 25 30 L	<= <= <= <= <= <= <=	10 15 20 25 30 40 100	No. of Loans 863 995 1 223 1 328 1 091 217 8 5 725	15,07% 17,38% 21,36% 23,20% 19,06% 3,79% 0,14%	523 632 586 735 008 818 976 819 227 1 037 797 629 739 059 717 129 634 862 6 893 125	12.62% 17,74% 23,54% 25,01% 17,81% 3,12% 0,17% 100,00%
PTI R: > > > > > TOTAI	ange (%) 5 10 15 20 25 30 L	<= <= <= <= <= <= <=	10 15 20 25 30 40	No. of Loans 863 995 1 223 1 326 1 091 217 8 5 725 5 725	15,07% 17,38% 21,36% 23,20% 19,06% 3,79% 0,14% 100,00%	523 632 586 736 008 818 976 819 227 1 037 797 629 739 059 717 129 634 882 6 893 125 4 149 845 986	12.62% 17.74% 23.54% 25.01% 17.81% 3.12% 0.17% 100,00%
PTI R: > > > > > TOTA	ange (%) 5 10 15 20 25 30 L L	<= <= <= <= <= <= <=	10 15 20 25 30 40 100	No. of Loans 863 995 1 223 1 326 1 091 217 8 5 725 on Year No. of Loans	15,07% 17,38% 21,36% 23,20% 19,66% 3,79% 0,14% 100,00%	523 632 586 736 008 818 976 819 227 1 037 797 629 739 059 717 129 634 882 6 893 125 4 149 845 986 Current Balance (ZAR)	12.62% 17.74% 23.54% 25.01% 17.81% 3.12% 0.17% 100,00%
PTI R: > > > > > > TOTAI	ange (%) 5 10 15 20 25 30 L L Sution of it sn 2001	<= <= <= <= <= <= <=	10 15 20 25 30 40 100	No. of Loans 863 995 1 223 1 326 1 091 217 8 5 725 on Year No. of Loans 0	15,07% 17,38% 21,36% 23,20% 19,66% 3,79% 0,14% 100,00%	523 632 586 735 008 818 976 819 227 1 037 797 629 739 059 717 129 634 882 6 893 125 4 149 845 986 Current Balance (ZAR) 0	12.62% 17.74% 23.54% 25.01% 17.81% 3.12% 0.17% 100.00%
PTI R: > > > > > > TOTAI	ange (%) 5 10 25 30 L putton of t m 2001 2002	<= <= <= <= <= <= <=	10 15 20 25 30 40 100	No. of Loans 863 995 1 223 1 328 1 091 217 8 5 725 on Year No. of Loans 0 1	15,07% 17,38% 21,36% 23,20% 3,73% 0,14% 100,00% % of Total 0,00% 0,02%	523 632 586 736 008 818 976 819 227 1 037 797 629 739 059 717 129 634 882 6 883 125 4 149 845 986 Current Balance (ZAR) 0 204 088	12.62% 17.74% 23.54% 25.01% 17.81% 3.12% 0.17% 100,00%
PTI R: > > > > > > TOTAI	ange (%) 5 10 15 20 25 30 L L 200 L 2001 2002 2003	<= <= <= <= <= <= <=	10 15 20 25 30 40 100	No. of Loans 863 995 1 223 1 328 1 091 217 8 5 725 on Year No. of Loans 0 1 2	15,07% 17,38% 21,36% 23,20% 19,06% 3,79% 0,14% 100,00% % of Total 0,00% 0,02% 0,03%	523 632 586 736 008 818 976 819 227 1 037 797 629 739 059 717 129 634 862 6 893 125 4 149 845 986 Current Balance (ZAR) 0 204 088 1 363 936	12.62% 17.74% 23.54% 25.01% 17.81% 3.12% 0.17% 100,00% 0.07% 0,00% 0,00% 0,00%
PTI R: > > > > > > TOTAI	ange (%) 5 10 15 20 25 30 L 2001 2001 2002 2003 2004	<= <= <= <= <= <= <=	10 15 20 25 30 40 100	No. of Loans 863 905 1 223 1 328 1 091 217 8 5 725 Dri Year No. of Loans 0 1 2 4	15,07% 17,38% 21,36% 23,20% 19,06% 3,79% 0,14% 100,00% % of Total 0,00% 0,02% 0,02% 0,03% 0,07%	523 632 586 736 008 818 976 819 227 1 037 797 629 739 059 717 129 634 862 6 893 125 4 149 845 986 Current Balance (ZAR) 0 204 086 1 363 986 1 290 343	12.62% 17.74% 23.54% 25.01% 17.81% 3.12% 0.17% 100,00% 100,00% 0.00% 0.00% 0.00% 0.03% 0.03%
PTI R: > > > > > > TOTAI	ange (%) 5 10 15 20 25 30 L 20 25 30 L 20 20 20 20 2001 2002 2003 2004 2005	<= <= <= <= <= <= <=	10 15 20 25 30 40 100	No. of Loans 863 995 1 223 1 328 1 091 217 8 5 725 on Year No. of Loans 0 1 2 4 3	15,07% 17,38% 21,36% 23,20% 19,06% 3,73% 0,14% 100,00% 0,02% 0,02% 0,02% 0,03% 0,07% 0,05%	523 632 586 736 008 818 976 819 227 1 037 797 629 739 059 717 129 634 882 6 893 125 4 149 845 986 Current Balance (ZAR) 0 204 086 1 363 986 1 290 343 686 412	12.62% 17.74% 23.54% 25.01% 17.81% 3.12% 0.17% 100,00% 0.07% 0.00% 0.00% 0.00% 0.03% 0.03% 0.03%
PTI R: > > > > > > TOTAI	ange (%) 5 10 25 20 25 30 L 200 L 200 2001 2002 2003 2004 2005 2006	<= <= <= <= <= <= <=	10 15 20 25 30 40 100	No. of Loans 863 995 1 223 1 328 1 091 217 8 5 725 On Year No. of Loans 0 1 2 4 3 2	15,07% 17,38% 21,36% 23,20% 19,06% 3,79% 0,14% 100,00% 0,014% 100,00% 0,02% 0,02% 0,03% 0,03% 0,05% 0,03%	523 632 586 736 008 818 976 819 227 1 037 797 629 739 059 717 129 634 882 6 893 125 4 149 845 986 Current Balance (ZAR) 0 204 086 1 363 936 1 290 343 686 412 490 673	12.62% 17,74% 23,54% 25,01% 17,81% 3,12% 0,17% 100,00% % 0,07% 0,00% 0,00% 0,03% 0,03% 0,02% 0,01%
PTI R: > > > > > > TOTAI	ange (%) 5 10 15 20 25 30 L 2001 2001 2001 2002 2003 2004 2005 2006 2014	<= <= <= <= <= <= <=	10 15 20 25 30 40 100	No. of Loans 863 995 1 223 1 326 1 091 217 8 5 725 DN Year No. of Loans 0 1 2 4 3 2 28	15,07% 17,38% 21,36% 23,20% 19,06% 3,79% 0,14% 100,00% 100,00% 0,02% 0,02% 0,02% 0,03% 0,05% 0,03% 0,03% 0,03%	523 632 586 736 008 818 976 819 227 1 037 797 629 739 059 717 129 634 882 6 893 125 4 149 845 986 Current Balance (ZAR) 0 204 088 1 363 986 1 290 343 686 412 4 30 673 22 883 836	12.62% 17.74% 23.54% 25.01% 17.81% 3.12% 0.17% 100,00% <b>% of Total</b> 0,00% 0,00% 0,03% 0,03% 0,03% 0,02% 0,01% 0,55%
PTI R: > > > > > > TOTAI	ange (%) 5 10 15 20 25 30 L 2001 2001 2002 2003 2004 2005 2006 2014 2015	<= <= <= <= <= <= <=	10 15 20 25 30 40 100	No. of Loans 863 995 1 223 1 326 1 091 217 8 5 725 On Year No. of Loans 0 1 2 4 3 2 26 181	15,07% 17,38% 21,36% 23,20% 19,06% 3,73% 0,14% 100,00% 0,04% 0,00% 0,02% 0,03% 0,03% 0,03% 0,03% 0,03% 0,03% 0,03% 0,03%	523 632 586 736 008 818 976 819 227 1 037 797 629 739 059 717 129 634 882 6 893 125 4 149 845 986 Current Balance (ZAR) 0 204 088 1 363 986 1 290 343 686 412 490 673 22 683 836 144 412 733	12.62% 17.74% 23.54% 25.01% 17.81% 3.12% 0.17% 100,00% 100,00% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.02% 0.01% 0.55% 3.48%
PTI R: > > > > > > TOTAI	ange (%) 5 10 15 20 25 30 L Pution of I 2001 2002 2003 2004 2005 2006 2014 2015 2016	<= <= <= <= <= <= <=	10 15 20 25 30 40 100	No. of Loans 863 995 1 223 1 326 1 091 217 8 5 725 on Year No. of Loans 0 1 2 4 3 2 28 181 501	15,07% 17,38% 21,36% 23,20% 19,06% 3,79% 0,14% 100,00% 100,00% 0,02% 0,02% 0,02% 0,03% 0,02% 0,03% 0,05% 0,03% 0,05% 0,03% 0,49% 3,16% 8,75%	523 632 586 736 008 818 976 619 227 1 037 797 629 739 059 717 129 634 862 6 803 125 4 149 845 986 Current Balance (ZAR) 0 204 086 1 363 986 1 290 343 686 412 490 673 22 883 836 144 412 733 366 724 065	12.62% 17.74% 23.54% 25.01% 17.81% 3.12% 0.17% 100,00% 100,00% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.02% 0.02% 0.02% 0.01% 0.55% 3.48% 8.84%
PTI R: > > > > > TOTAI	ange (%) 5 10 15 20 25 30 L 2001 2002 2003 2004 2005 2006 2014 2015 2016 2017	<= <= <= <= <= <= <=	10 15 20 25 30 40 100	No. of Loans 863 995 1 223 1 328 1 091 217 8 5 725 on Year No. of Loans 0 1 2 2 4 3 2 28 181 501 598	15,07% 17,38% 21,36% 23,20% 19,06% 3,79% 0,14% 100,00% 0,04% 0,00% 0,02% 0,03% 0,02% 0,03% 0,03% 0,03% 0,03% 0,49% 3,16% 8,75% 10,45%	523 632 586 736 008 818 976 819 227 1 037 797 629 739 059 717 129 634 862 6 893 125 4 149 845 986 Current Balance (ZAR) 0 204 088 1 363 986 1 290 343 686 412 430 673 22 863 836 144 412 733 366 724 065 361 647 305	12.62% 17.74% 23.54% 25.01% 17.81% 3.12% 0.17% 100,00% 100,00% 0.03% 0.00% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.01% 0.01% 0.55% 3.48% 8.84% 8.84%
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