Quarterly Administration Report				
Issuer/Name of transaction:		Blue Granite 1 (Proprietary) Limited		
Programme Manager		Standard Bank of South Africa (SBSA)		
Asset Class		Residential Mortgage Backed Securitisation		
Reporting Currency for Assets and Liabilities		ZAR		
Original issued amount including subordinated loans		4 500 500 000		
Issued amount including subordinated loans (after partial refinance date 21 November 2010)		2 687 500 000		
Issued amount including subordinated loans (after partial refinance date 21 November 2015)		901 866 263		
State of transaction		Amortising		
Date report prepared		09 February 2017		
Current Period asset cut-off date (Determination Date)		09 February 2017		
Interest Period:	From (including)	21 November 2016		
	To (excluding)	21 February 2017		
Interest Payment Date		21 February 2017		
Number of days in period		92		
Day count convention		Following business day		
Rate reset date		21 November 2016		
Reference rate		3 month JIBAR		

## LIABILITIES

	Class A7	Class A8
ISIN Code	ZAG000131160	ZAG000131848
Legal Maturity	21 November 2032	21 November 2032
Step-up call date	N/A	N/A
Original Moody's Rating	Aaa.za	Aaa.za
Current Moody's Rating	Aaa.za	Aaa.za
Original Balance	205 000 000	500 000 000
Balance at start of period	75 471 810	500 000 000
Principal distributed in period	26 246 845	0
Interest distributed in period	1 791 399	10 166 630
Balance at end of period	49 224 965	500 000 000
Loss on tranche	0.00	0.00
Bond Factor before Payment	36.82%	100.00%
Bond Factor after Payment	24.01%	100.00%
Original tranching %	22.84%	55.72%
Tranching % at start of period	10.34%	68.53%
Tranching % at end of period	7.08%	71.89%
Original credit enhancement %	21.83%	21.83%
Credit enhancement % at start of period	21.83%	21.83%
Credit enhancement % at end of period	21.54%	21.54%
Reference Rate	7.367%	7.367%
Margin or Fixed Rate	2.05%	0.70%
Coupon Rate	9.417%	8.067%
Step-up rate	N/a	N/A

	Class B2	Class C2	Class D2
ISIN Code	ZAG000131152	ZAG000131855	ZAG000131863
Legal Maturity	21 November 2032	21 November 2032	21 November 2032
Step-up call date	N/A	N/A	N/A
Original Moody's Rating	Aa2.za	Aa3.za	Baa1.za
Current Moody's Rating	Aa2.za	Aa3.za	Baa1.za
Original Balance	40 000 000	97 767 208	8 887 930
Balance at start of period	32 865 691	79 747 634	7 249 785
Principal distributed in period	1 498 980	3 637 231	330 657
Interest distributed in period	684 835	1 752 184	162 031
Balance at end of period	31 366 711	76 110 403	6 919 128
Loss on tranche	0.00	0.00	0.00
Bond Factor before Payment	82.16%	81.57%	81.57%
Bond Factor after Payment	78.42%	77.85%	77.85%
Original tranching %	4.46%	10.89%	0.99%
Tranching % at start of period	4.50%	10.93%	0.99%
Tranching % at end of period	4.51%	10.94%	0.99%
Original credit enhancement %	17.39%	6.55%	5.57%
Credit enhancement % at start of period	17.39%	6.55%	5.57%
Credit enhancement % at end of period	17.06%	6.19%	5.20%
Reference Rate	7.367%	7.367%	7.367%
Margin or Fixed Rate	0.90%	1.35%	1.50%
Coupon Rate	8.267%	8.717%	8.867%
Step-up rate	N/a	N/a	N/a

	Class E2	Class F2
ISIN Code	ZAG000131178	ZAG000131830
Legal Maturity	21 November 2032	21 November 2032
Step-up call date	N/A	N/A
Original Moody's Rating	Baa1.za	Not rated
Current Moody's Rating	Baa1.za	Not rated
Original Balance	35 000 000	10 711 125
Balance at start of period	28 999 141	5 259 401
Principal distributed in period	1 322 629	1 053 738
Interest distributed in period	830 856	203 714
Balance at end of period	27 676 512	4 205 663
Loss on tranche	0.00	0.00
Bond Factor before Payment	82.85%	49.10%
Bond Factor after Payment	79.08%	39.26%
Original tranching %	3.90%	1.19%
Tranching % at start of period	3.97%	0.72%
Tranching % at end of period	3.98%	0.60%
Original credit enhancement %	1.69%	0.50%
Credit enhancement % at start of period	1.69%	0.62%
Credit enhancement % at end of period	1.24%	0.64%
Reference Rate	7.367%	7.367%
Margin or Fixed Rate	4.00%	8.00%
Coupon Rate	11.37%	15.37%
Step-up rate	N/a	N/a

Aggregate principal reconciliation		
Opening balance Redemptions Note proceeds	729 593 462 (34 090 080)	
Closing balance	695 503 382	
At inception % reduction	897 366 263 22.50%	

Principal redemption calculation				
	Opening balance	Redemption/Unwind	Closing balance	Required level
				1% of the value of the Notes as at Initial
Cash reserve	45 005 000	-	45 005 000	Issue Date.
				2.25% of the Outstanding Principal Amount
Redraw reserve	16 446 176	767 027	15 679 149	of the Notes in issue.
Collections on Home Loan Pool: Capital portion	699 509 764	32 269 315	667 240 449	
Interest reserve release (F note redemption)	5 259 401	1 053 737	4 205 663	
Total amount redeemed		34 090 080		
Total notes and subloans (redemption net of refinance)	734 093 462	34 090 080	700 003 382	

Principal Deficiency on DD		09-Feb-17
Page 35 - Transaction Supplement		
Liabilities		
11.1.1.	Principal Balance of Notes Outstanding (pre-redemption excl F note)	724 334 061
	Less: Amount allocated for redemption of Notes on immediately succeeding Interest Payment Date	
11.1.2.	(IPD)	(33 036 342)
	Principal collections	R (31 566 864)
	Decrease in cash reserve	R -
	Decrease in redraw reserve	R (767 027)
	Excess spread (used to cure principal deficiency and cover bad debts)	R (702 452)
		691 297 719
Assets		
11.1.3.	Principal Balance of Home Loans (net of suspended interest)	667 240 449
	Non-Performing Assets (net of suspended interest)	(16 994 654)
	Cash Reserve	45 005 000
	Redraw Reserve	15 679 149
	Arrears Reserve	79 361 714
11.1.4.	Plus: Amount allocated to advance Redraws, Further Advances, Further Loans & to fund the purchase of	-
11.1.5.	Plus: Redraws, Further Advances and Further Loans advanced since previous Collection Period up to the	_
		790 291 658
	Principal Deficiency	0
		·

Accruals/Provisions for following reporting period	
Opening Balance of accruals/ provisions (closing Balance previous reporting period)	463 057
Release of accruals/provisions during the current reporting period	(2 441 389
Net correction	(6 186
expense over(under) provision in prior quarter	(1 984 51
Accruals and Provisions for the following reporting period	1 652 128
Subordinated loans and reserves	
Subordinated Loan No.1 (First Loss)	
Salance at the beginning of reporting period	3 600 00
Bad debt write-off against Subordinated Loan in this quarter	-
Balance at the end of reporting period	3 600 000
Subordinated Loans No. 2 (Second Loss)	
Balance at the beginning of reporting period Bad debt write-off against Subordinated Loan in this quarter	900 000
Balance at the end of reporting period	900 000
Cash Reserve	
Balance at the beginning of reporting period	45 005 00
Amount paid into the Cash Reserve during the period	-
Utilisation of the Cash Reserve during the period	-
Balance at the end of reporting period	45 005 00
	_
Redraw Reserve	
Balance at the beginning of reporting period	16 446 17
Amount paid into the Cash Reserve during the period Utilisation of the Cash Reserve during the period	(707.00)
Balance at the end of reporting period	(767 02' 15 679 14'
Arrears Reserve	
Balance at the beginning of reporting period	79 361 71
Amount paid into the Arrears Reserve during the period	75 301 71
Utilisation of the Arrears Reserve during the period	-
Balance at the end of reporting period	79 361 71
nterest Reserve	
Balance at the beginning of reporting period	5 259 40
Amount paid into the Interest Reserve during the period	-
Utilisation of the Interest Reserve during the period  Balance at the end of reporting period	(1 053 73
	4 205 66

Substance   Subs		
Intrainments	1. Moneys Receipt during the period (+ swap)	
Intrainments		
Pripagnyments		
Home loans caded out of loan pool for further tending Processis from class issued Defining Principal Reserve, Reference Reserve 40,005 Ancoust Reserve Reference Interest Reserve 40,005 Ancoust Reserve Reference 40,005 Ancoust Reserve Reserve 40,005 Ancoust		
Proceeds from notes issued		
Definitional Finitional   14   1656   16   16   16   16   16   16		
141 855 6   Annual Reserve. Interest Reserve		-
Amount Received from Receives		
Amount Received from Receives	Cash Reserve, Redraw Reserve, Interest Reserve	141 866 62
Annual Fiscolated from Arteses Reserve   1,053.7		45 005 0
10932   ValLABLE PRINCIPAL   192 362 5	Amount Received from Redraw Reserve	16 446 1
10937   VALIABLE PRINCIPAL   192 352 6	Amount Received from Arrears Reserve	
	Interest Reserve Release	1 053 7
Proc quarter excluded tem	AVAILABLE PRINCIPAL	192 352 5
Proc quarter excluded tem	Executed items	
Current quarter excluded term		
1994   1995		
Interest Revenue from Reserves	<del></del>	
1073   1073	xpense over / (under) provision	(1 984 5
1073   1073	nterest Revenue from Reserves	4 167 1
1073   Interest on Cash Reserve   1073   1883   1833   1		
Interest on Parlams Reserve   1893		
	Interest on Redraw Reserve	392 4
Interest con Fixed Note Swap  Junds available from permitted investments  224 0  OTAL  194 759 2  Moneys Allocation  Jass A and derivative interest  13 575  16 17 2  Interest due and payable on the Class A1 Notes  Interest due and payable on the Class A2 Notes  Interest due and payable on the Class A3 Notes  Interest due and payable on the Class A3 Notes  Interest due and payable on the Class A6 Notes  Interest due and payable on the Class A6 Notes  Interest due and payable on the Class A6 Notes  Interest due and payable on the Class A7 Notes  Interest due and payable on the Class A7 Notes  Interest due and payable on the Class A7 Notes  Interest due and payable on the Class A7 Notes  Interest due and payable on the Class A7 Notes  Interest due and payable on the Class A7 Notes  Interest due and payable on the Class A7 Notes  Interest due and payable on the Class A7 Notes  Interest due and payable on the Class A7 Notes  Interest due and payable on the Class B7 Notes  Interest	Interest on Arrears Reserve	1 893 7
Interest on Fixed Note Swap	Interest on Interest Reserve	125 5
Interest on Fixed Note Swap		
unds available from permitted investments  224 for Interest Queen any available from permitted investments  Isas A and derivative interess enior Expenses (terms 1-4)  Iterest due and payable on the Class A1 Notes (terest due and payable on the Class A2 Notes (terest due and payable on the Class A3 Notes (terest due and payable on the Class A5 Notes (terest due and payable on the Class A6 Notes (terest due and payable on the Class A6 Notes (terest due and payable on the Class A7 Notes (terest due and payable on the Class A7 Notes (terest due and payable on the Class A7 Notes (terest due and payable on the Class A7 Notes (terest due and payable on the Class A8 Notes (terest due and payable on the Class A8 Notes (terest due and payable on the Class B2		
Maneya Allocation	······································	
Moneys Allocation   13-55 A and derivative interest   13-575 Z	unds available from permitted investments	224 0
Moneys Allocation   13-55 A and derivative interest   13-575 Z		
13 575 2	TOTAL	194 759 2
13 575 2	Manage Allagation	
1617   1617	Moneys Anocation	
1617   1617	Class A and derivative interest	13 575 2
Interest due and payable on the Class A2 Notes Interest due and payable on the Class A2 Notes Interest due and payable on the Class A3 Notes Interest due and payable on the Class A4 Notes Interest due and payable on the Class A5 Notes Interest due and payable on the Class A5 Notes Interest due and payable on the Class A6 Notes Interest due and payable on the Class A6 Notes Interest due and payable on the Class A6 Notes Interest due and payable on the Class A6 Notes Interest due and payable on the Class A6 Notes Interest due and payable on the Class A6 Notes Interest due and payable on the Class A6 Notes Interest due and payable on the Class B2 Notes Interest due and payable on the Class B2 Notes Interest due and payable on the Class D2 Notes Interest due and payable	Senior Expenses (Items 1-4)	
Interest due and payable on the Class A2 Notes Interest due and payable on the Class A3 Notes Interest due and payable on the Class A5 Notes Interest due and payable on the Class A5 Notes Interest due and payable on the Class A5 Notes Interest due and payable on the Class A6 Notes Interest due and payable on the Class A7 Notes Interest due and payable on the Class A7 Notes Interest due and payable on the Class A8 Notes Interest due and payable	nterest due and payable on the Class A1 Notes	· .
Interest due and payable on the Class AS Notes Interest due and payable		_
Interest due and payable on the Class AS Notes		-
Interest due and payable on the Class AS Notes   Interest due and payable on the Class AS Notes   Interest due and payable on the Class AS Notes   Interest due and payable on the Class AS Notes   Interest due and payable on the Class AS Notes   Interest due and payable on the Class AS Notes   Interest due and payable on the Class AS Notes   Interest due and payable on the Class B2 Notes   Interest due and payable on the Class B2 Notes   Interest due and payable on the Class B2 Notes   Interest due and payable on the Class C2 Notes   Interest due and payable on the Class B2   Interest due and payable on the Class B2 Notes   Interest due and payable on the Class B2   Interest due and payable on the Class B2 Notes		_
Interest due and payable on the Class AR Notes   1791   Interest due and payable on the Class AR Notes   1791   Interest due and payable on the Class AR Notes   10 166 6		_
17913   1791		_
Interest due and payable on the Class A8 Notes		1 791 3
Interest on non-senior notes   3 633 6		
terest on non-senior notes  terest due and payable on the Class B2 Notes  terest due and payable on the Class B2 Notes  terest due and payable on the Class C2 Notes  terest due and payable on the Class C2 Notes  terest due and payable on the Class D2 Notes  fiezo  terest due and payable on the Class E2 Notes  terest due and payable on the Class E2 Notes  terest due and payable on the Class E2 Notes  terest due and payable on the Class E2 Notes  2037  **Moctations to Cash Reserve, Redraw Reserve, Arrears Reserve  ash Reserve  45 005.  **Total Reserve Payable Pa	nterest due and payable on the class Ab Notes	10 100 0
Interest due and payable on the Class B2 Notes   1752     Interest due and payable on the Class D2 Notes   1752     Interest due and payable on the Class D2 Notes   162 0     Interest due and payable on the Class D2 Notes   162 0     Interest due and payable on the Class F2 Notes   2037     Interest due	Derivatives: Settlement and Termination Amount - Prime Jibar	-
Interest due and payable on the Class B2 Notes   1752     Interest due and payable on the Class D2 Notes   1752     Interest due and payable on the Class D2 Notes   162 0     Interest due and payable on the Class D2 Notes   162 0     Interest due and payable on the Class F2 Notes   2037     Interest due		
Reserve		
Interest due and payable on the Class C2 Notes         1 752 (152 cm)           Interest due and payable on the Class E2 Notes         830 (252 cm)           Interest due and payable on the Class E2 Notes         203 (252 cm)           Interest due and payable on the Class E2 Notes         203 (252 cm)           Interest due and payable on the Class E2 Notes         203 (252 cm)           Interest due and payable on the Class E2 Notes         203 (252 cm)           Interest due and payable on the Class E2 Notes         203 (252 cm)           Interest due and payable on the Class E2 Notes         203 (252 cm)           Interest due and payable on the Class E2 Notes         45 (252 cm)           Interest due and payable on the Class E2 Notes         45 (252 cm)           Interest due and payable on the Class E2 Notes         25 (252 cm)           Interest due and payable on the Class E2 Cm         3 (252 cm)           Interest due and payable on the Class E2 Cm         3 (252 cm)           Interest due and payable on the Class E2 Cm         3 (252 cm)           Interest due and payable on the Class E2 Cm         3 (252 cm)           Interest due and payable on the Class E2 Notes         3 (252 cm)           Interest due and payable on the Class E2 Notes         3 (252 cm)           Interest due and payable on the Class E2 Notes         3 (252 cm)           Interest due and	nterest on non-senior notes	3 633 6
Interest due and payable on the Class E2 Notes         162 C           Interest due and payable on the Class F2 Notes         203 7           Interest due and payable on the Class F2 Notes         203 7           Indoctations to Cash Reserve, Redraw Reserve, Arrears Reserve         45 005 C           Cash Reserve         15 679 C           Interest due and payable on the Class F2 Notes         20 00 C           Interest due and payable on the Class F2 Notes         20 00 C           Interest due and payable on the Class F2 Notes         45 005 C           Interest due and payable on the Class F2 Notes         79 00 C           Interest due and payable on the Class F2 Notes         79 00 C           Interest due and payable on the Class F2 Notes         79 00 C           Interest due and payable on the Class F2 Notes         79 00 C           Interest due and payable on the Class F2 Notes         1 00 00 C           Interest due and payable on the Class F2 Notes         1 00 00 C           Interest due and payable on the Class F2 Notes         1 00 00 C           Interest due and payable on the Class F2 Notes         1 00 00 C           Interest due and payable on the Class F2 Notes         1 00 00 C           Interest due and payable on the Class F2 Notes         1 00 00 C           Interest due and payable		
State   Stat	nterest on non-senior notes nterest due and payable on the Class B2 Notes	3 633 6 684 8
140 O45 8	nterest due and payable on the Class B2 Notes nterest due and payable on the Class C2 Notes	684 8 1 752 1
140 045 8	nterest due and payable on the Class B2 Notes nterest due and payable on the Class C2 Notes nterest due and payable on the Class D2 Notes	684 8 1 752 1 162 0
A5 005	nterest due and payable on the Class B2 Notes terest due and payable on the Class C2 Notes terest due and payable on the Class D2 Notes terest due and payable on the Class D2 Notes	684 8 1 752 1 162 0 830 8
As Neserve   As 005	nterest due and payable on the Class B2 Notes terest due and payable on the Class C2 Notes terest due and payable on the Class D2 Notes terest due and payable on the Class D2 Notes	684 8 1 752 162 0 830 8
ledraw Reserve reference dividend/Permitted Investments         15 679 2 46 6	Interest due and payable on the Class B2 Notes Interest due and payable on the Class C2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class F2 Notes Interest due and payable on the Class F2 Notes	684 f 1752 162 c 830 f 203 7
A comparison of capital	Interest due and payable on the Class B2 Notes Interest due and payable on the Class C2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class F2 Notes Interest due and payable	684 8 1 752 1 162 0 830 8 203 7 140 045 8 45 005 0
Identification of capital         34 090 0           class A7         26 246 8           class B8         1498 8           class B2         3 637 2           class D2         3 30 6           class E2         1 322 6           class E2         1 322 6           class F2         1 553 7           interest Capital         1 554 5           tedraws         1 554 5           tedraws         1 554 5           ted review         1 554 5           teplacement home loans         1 554 5           teplacement home loans         1 554 5           teplacement developes sees         1 692 4           vibordinated expenses         1 692 4	Interest due and payable on the Class B2 Notes Interest due and payable on the Class C2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class F2 Notes Interest due and payable	684 8 1 752 1 162 0 830 8 203 7 140 045 8 45 005 0
class A7       26 246 E         class B2       1 498 S         class B2       3 637 Z         class D2       330 G         class E2       1 322 E         class F2       1 525 S         class F2       1 554 S         cetraws       1 554 S         unther Loans       1 554 S         ceplacement home loans       1 554 S         replacement home loans       1 554 S         ceplacement home loans       1 554 S         replacement home loans       1 554 S         replacement home loans       1 554 S	Interest due and payable on the Class BZ Notes Interest due and payable on the Class CZ Notes Interest due and payable on the Class DZ Notes Interest due and payable on the Class DZ Notes Interest due and payable on the Class EZ Notes Interest due and payable on the Class EZ Notes Interest due and payable on the Class FZ Notes Interest due and payable	684 8 1 752 1 162 0 830 8 203 7 140 045 8 45 005 0 15 679 1
class A8       1 498 class B2         class B2       3 637 z         class B2       330 c         class B2       1 322 c         class E2       1 522 c         class F2       1 553 z         class F2       1 554 s         class F2       1 554	Interest due and payable on the Class BZ Notes Interest due and payable on the Class CZ Notes Interest due and payable on the Class DZ Notes Interest due and payable on the Class EZ Notes Interest due and payable	684 8 1 752 2 162 0 830 8 203 7 140 045 8 45 005 0 16 679 1 79 361 7
class B2     1 498 to 2 class C2       class C2     3 637 class C2       class E2     1 322 to 2 class E2       class F2     1 524 to 2 class E2       class F2     1 554 to 2 class E2       closs F2     1 554 to 2 class E2       clos	Interest due and payable on the Class BZ Notes Interest due and payable on the Class CZ Notes Interest due and payable on the Class DZ Notes Interest due and payable on the Class EZ Notes Interest due and payable on the Class EZ Notes Interest due and payable on the Class FZ Notes Interest due and payable	684 f 1 752 c 162 c 830 s 203 7 140 045 f 45 005 c 15 679 7 79 361 7
class C2     3 8372       class D2     330 6       class E2     1 522 6       class F2     1 554 5       etdraws     1 554 5       tedraws     1 554 5       ceplacement home loans     1 554 5       replacement home loans ceplacement bornel count of the process of the	Interest due and payable on the Class B2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class E2 Notes Interest due and payable	684 8 1 752 1 162 C 830 8 203 7 140 045 8 45 005 C 15 679 79 361 7
class D2     33 0 6       class E2     1 322 6       class E2     1 053 7       closs F2     1 054 5       closs F2     1 554 5       cledraws     1 554 5       cledraws     1 554 5       credit Principal Collections to Purchase Reserve     1 554 5       credit Principal Collections to Purchase Reserve     1 692 4       divergence dividend/Permitted Investments     1 67 3	Interest due and payable on the Class B2 Notes Interest due and payable on the Class C2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class F2 Notes Interest due and payable	684 8 1 752 1 162 0 830 8 203 7 140 045 8 45 005 0 15 679 1 79 361 7
1 322 6   1 322 6   1 1053 7	Interest due and payable on the Class B2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class B2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and Payable on the Class E2 Notes Interest due and Payable on the Class E2 Notes Interest due and Payable on the Class E2 Notes Interest due and Payable on the Class E2 Notes Interest due and payable	684 8 1752 1 162 0 830 8 2037 140 045 8 45 005 0 15 679 79 3617 34 090 0 26 245 8
1   1   1   1   1   1   1   1   1   1	Interest due and payable on the Class BZ Notes Interest due and payable on the Class CZ Notes Interest due and payable on the Class CZ Notes Interest due and payable on the Class EZ Notes Interest due and payable	684 8 1 752 1 162 0 830 8 203 7 203 7 204 1 140 045 8 45 005 0 15 679 1 79 361 7 26 246 8 1 1498 3 363 7 3 637 2 2 637 2 2 637
Ullocation to Assets  tedraws  tedraws  unther Advances  unther Loans  teplacement home loans  teplacement home loans  to burdinated expenses  the defense dividend/Permitted Investments  1 554 5  tereference dividend/Permitted Investments	Interest due and payable on the Class BZ Notes Interest due and payable on the Class CZ Notes Interest due and payable on the Class CZ Notes Interest due and payable on the Class EZ Notes Interest due and payable	684 8 1 752 1 162 0 830 8 203 7 203 7 204 1 140 045 8 45 005 0 15 679 1 79 361 7 26 246 8 1 1498 3 363 7 3 637 2 2 637 2 2 637
Interface   Inte	Interest due and payable on the Class B2 Notes Interest due and payable on the Class C2 Notes Interest due and payable on the Class C2 Notes Interest due and payable on the Class E2 Notes Interest due and payable	684 # 1752 162 C 830 8 2037 7 20
Interface   Inte	Interest due and payable on the Class B2 Notes Interest due and payable on the Class C2 Notes Interest due and payable on the Class C2 Notes Interest due and payable on the Class E2 Notes Interest due and payable	684 # 1752 162 C 830 8 2037 7 20
urther Advances urther Loans urther Loans teplacement home loans terdit Principal Collections to Purchase Reserve subordinated expenses terderence dividend/Permitted Investments  1 692 4 terderence dividend/Permitted Investments	Interest due and payable on the Class BZ Notes Interest due and payable on the Class DZ Notes Interest due and payable on the Class DZ Notes Interest due and payable on the Class BZ Notes Interest due and payable on the Class EZ Notes Interest due and payable on the Class FZ Notes  Nocetaions to Cash Reserve, Redraw Reserve, Arrears Reserve Cash Reserve Interest due and payable on the Class FZ Notes  Nocetaions to Cash Reserve, Redraw Reserve, Arrears Reserve Cash Reserve Interest Reserve Interest due and payable on the Class AZ Interest Reserve Interest due and payable on the Class AZ Interest due and payable on the Class AZ Interest due and payable on the Class DZ Interest due and p	684 8 1 752 1 162 0 830 8 2037  140 045 8 45 005 0 15 679 1 79 361 7 34 090 0 26 246 8 1 498 8 3 637 2 330 6 1 322 6 1 053 7
truther Loans teplacement home loans tredit Principal Collections to Purchase Reserve  subordinated expenses teleference dividend/Permitted Investments  1 592 4	Interest due and payable on the Class B2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class B2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes  Interest due and payable on the Cla	684 8 1 752 1 162 0 830 8 2037  140 045 8 45 005 0 15 679 1 79 361 7 34 090 0 26 246 8 1 498 8 3 637 2 330 6 1 322 6 1 053 7
teplacement home loans 1 554 5	Interest due and payable on the Class B2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class E2 Notes Interest due and payable	684 8 1 752 1 162 0 830 8 2037  140 045 8 45 005 0 15 679 1 79 361 7 34 090 0 26 246 8 1 498 8 3 637 2 330 6 1 322 6 1 053 7
Aredit Principal Collections to Purchase Reserve subordinated expenses 1 692 determined Investments 167 3	Interest due and payable on the Class B2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E3 Notes Interest due and payable	684 f 1 752 f 162 c 830 c 203 7  140 045 8 45 005 c 15 679 79 361 7  34 090 c 26 246 6 1 498 8 3 637 7 330 6 1 322 6 1 053 7
subordinated expenses 1 692 4 reference dividend/Permitted Investments 167 3	Interest due and payable on the Class B2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class E2 Notes Interest due and payable	684 f 1 752 c 162 c 830 s 203 r 140 045 f 45 005 c 15 679 79 361 r 34 090 c 26 246 f 1 498 g 3 637 c 330 c 1 322 f 1 053 r
treference dividend/Permitted Investments 167.3	Interest due and payable on the Class B2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E3 Notes Interest due and payable	684 f 1 752 c 162 c 830 s 203 r 140 045 f 45 005 c 15 679 79 361 r 34 090 c 26 246 f 1 498 g 3 637 c 330 c 1 322 f 1 053 r
	Interest due and payable on the Class B2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class B2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes  Interest due and payable on the Cla	684 8 1752 162 C 8308 2037  140 045 8 45 005 C 15 679 79 361 7  34 090 C 26 246 8  1 498 8 3 637 7 330 6 1 322 C 1 1 554 5
	Interest due and payable on the Class B2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E3 Notes Interest due and payable	684 8 1 752 1 162 0 830 8 203 7 203 1 440 045 8 45 005 0 15 679 1 79 361 7 2 330 6 2 264 6 8 3 8 3 637 2 330 6 1 322 0 1 053 7 1 554 5
	Interest due and payable on the Class B2 Notes Interest due and payable on the Class D2 Notes Interest due and payable on the Class C2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Notes Interest due and payable on the Class E2 Interest due and payable on the Class E2 Interest E2 Intere	684 t 1 752 t 162 ( 830 t 203

Excess Spread			
Description	Amount	% of outstanding notes	
Interest received from Home Loan Pool	17 364 509	2.512%	
Interest received on Permitted Investments & derivatives	4 167 102	0.603%	
Release of Interest Reserve	1 053 738	0.152%	
Permitted Investments prior quarter	224 062	0.032%	
Expenses over/under provision in prior quarter	(1 984 518)	(0.287%)	
Total interest received & other income	20 824 894	3.012%	
Expenses other than interest to noteholders	(1 617 268)	(0.234%)	
Interest paid to noteholders	(15 591 649)	(2.255%)	
Growth in reserves funded from interest	o o	0.000%	
Application of interest received & other income	(17 208 916)	(2.489%)	
Excess spread prior to losses and principal deficiency coverage	3 615 978	0.523%	
Credit losses (realised and unrealised)	(702 452)	(0.102%)	
Prior quarter principal deficiency Allocated to redemption of F note	- (1 053 738)	(0.152%)	
Excess spread after losses and principal deficiency coverage	1 859 788	0.269%	

## ASSETS

Portfolio Information Month	This Quarter 21-Feb-17	Last Quarter 21-Nov-16
Aggregate Outstanding Principal Amount	667 240 449	699 509 764
Weighted Average Original LTV (%)	69.91%	70.12%
Weighted Average Current LTV (%)	48.65%	49.60%
Max LTV (current)	131.17%	124.62%
Min LTV (current)	0.00%	0.00%
Min LTV (Original)	8.44%	8.44%
Minimum Seasoning (Months)	59	59
Maximum Seasoning (months)	184	181
Number of Loans at opening	2 907	2 992
Number of Loans at closing	2 845	2 907
Average loan size	234 531	240 629
Minimum Ioan size	(74 154)	(74 154)
Maximum loan size	1 884 122	1 918 158
Weighted Average PTI (%)	16.77%	16.82%

Number of Loans (Borrowers)	21-Feb-17	21-Nov-16
Beginning of the reporting period	2 907	2 992
Cancelled or Transferred Loans	(63)	(83)
Realised losses during the period (Foreclosed Loans)	(3)	(1)
Unrealised losses during the period (Recoverable bad Debt)	(1)	(3)
Replacement home loans	5	2
Others	-	-
End of reporting period	2 845	2 907

Value of Loans	21-Feb-17	21-Nov-16
Beginning of reporting period	699 509 764	735 167 817
Instalment Received	(36 843 072)	(37 750 151)
Prepayments	(11 974 921)	(12 252 178)
Home loans ceded out of loan pool for further lending	(1 667 955)	(1 740 020)
Principal Balance of Foreclosed Loans during the period (Realised Id	(617 054)	(953 728)
Unrealised losses (recoverable) during the period	(85 397)	(1 813 179)
Readvance and Further Advance	-	-
Further Loans	-	-
Net capital brought forward	648 321 365	680 658 561
Replacement home loans	1 554 575	713 707
Interest	17 364 509	18 137 496
End of reporting period	667 240 449	699 509 764

	· ·	Prepayment Statistics		
CPR level (net of further lending)	Quarter 1 (Feb 06)	Quarter 2 (May 06)	Quarter 3 (Aug 06)	Quarter 4 (Nov 06)
	20.21%	17.08%	34.50%	21.93%
	Quarter 5 (Feb 07)	Quarter 6 (May 07)	Quarter 7 (Aug 07)	Quarter 8 (Nov 07)
	18.07%	14.60%	19.83%	18.77%
	Quarter 9 (Feb 08)	Quarter 10 (May 08)	Quarter 11 (Aug 08)	Quarter 12 (Nov 08)
	14.67%	16.56%	17.45%	11.72%
	Quarter 13 (Feb 09)	Quarter 14 (May 09)	Quarter 15 (Aug 09)	Quarter 16 (Nov 09)
	10.24%	10.04%	22.62%	23.55%
	Quarter 17 (Feb 10)	Quarter 18 (May 10)	Quarter 19 (Aug 10)	Quarter 20 (Nov 10)
	27.55%	28.59%	26.58%	23.86%
	Quarter 21 (Feb 11)	Quarter 22 (May 11)	Quarter 22 (Aug 11)	Quarter 23 (Nov 11)
	26.32%	16.04%	11.03%	11.65%
	Quarter 24 (Feb 12)	Quarter 25 (May 12)	Quarter 26 (Aug 12)	Quarter 27 (Nov 12)
	16.16%	10.84%	12.34%	11.43%
	Quarter 28 (Feb 13)	Quarter 29 (May 13)	Quarter 30 (Aug 13)	Quarter 31(Nov 13)
	9.77%	10.59%	11.52%	11.78%
	Quarter 32 (Feb 14)	Quarter 33 (May 14)	Quarter 34 (Aug 14)	Quarter 35 (Nov 14)
	9.74%	9.60%	7.30%	13.41%
	Quarter 36 (Feb 15)	Quarter 37 (May 15)	Quarter 38 (Aug 15)	Quarter 39 (Nov 15)
	9.06%	10.84%	9.61%	12.05%
	Quarter 40 (Feb 16)	Quarter 41 (May 16)	Quarter 42 (Aug 16)	Quarter 43 (Nov 16)
	7.06%	9.00%	10.31%	6.49%
	Quarter 44 (Feb 17)	Quarter 45 (May 17)	Quarter 46 (Aug 17)	Quarter 47 (Nov 17)
	6.67%			
	•			
R level (net of further lending and cessions)	Quarter 1 (Feb 06)	Quarter 2 (May 06)	Quarter 3 (Aug 06)	Quarter 4 (Nov 06)
	4.32%	15.21%	25.90%	20.08%
	Quarter 5 (Feb 07)	Quarter 6 (May 07)	Quarter 7 (Aug 07)	Quarter 8 (Nov 07)
	14.20%	10.16%	14.80%	14.96%
	Quarter 9 (Feb 08)	Quarter 10 (May 08)	Quarter 11 (Aug 08)	Quarter 12 (Nov 08)
	11.66%	10.60%	10.81%	6.44%
	Quarter 13 (Feb 09)	Quarter 14 (May 09)	Quarter 15 (Aug 09)	Quarter 16 (Nov 09)
	3.63%	2.01%	3.16%	2.56%
	Quarter 17 (Feb 10)	Quarter 18 (May 10)	Quarter 19 (Aug 10)	Quarter 20 (Nov 10)

Quarter 1 (Feb 06)	Quarter 2 (May 06)	Quarter 3 (Aug 06)	Quarter 4 (Nov 06)
4.32%	15.21%	25.90%	20.08%
Quarter 5 (Feb 07)	Quarter 6 (May 07)	Quarter 7 (Aug 07)	Quarter 8 (Nov 07)
14.20%	10.16%	14.80%	14.96%
Quarter 9 (Feb 08)	Quarter 10 (May 08)	Quarter 11 (Aug 08)	Quarter 12 (Nov 08)
11.66%	10.60%	10.81%	6.44%
Quarter 13 (Feb 09)	Quarter 14 (May 09)	Quarter 15 (Aug 09)	Quarter 16 (Nov 09)
3.63%	2.01%	3.16%	2.56%
Quarter 17 (Feb 10)	Quarter 18 (May 10)	Quarter 19 (Aug 10)	Quarter 20 (Nov 10)
4.23%	2.13%	4.86%	5.23%
Quarter 21 (Feb 11)	Quarter 22 (May 11)	Quarter 22 (Aug 11)	Quarter 23 (Nov 11)
3.16%	4.90%	4.53%	5.52%
Quarter 24 (Feb 12)	Quarter 25 (May 12)	Quarter 26 (Aug 12)	Quarter 27 (Nov 12)
4.75%	4.72%	7.09%	4.73%
Quarter 28 (Feb 13)	Quarter 29 (May 13)	Quarter 30 (Aug 13)	Quarter 31 (Nov 13)
3.05%	5.50%	6.48%	5.32%
Quarter 32 (Feb 14)	Quarter 33 (May 14)	Quarter 34 (Aug 14)	Quarter 35 (Nov 14)
4.14%	4.89%	6.20%	11.17%
Quarter 36 (Feb 15)	Quarter 37 (May 15)	Quarter 38 (Aug 15)	Quarter 39 (Nov 15)
5.72%	6.89%	9.61%	11.86%
Quarter 40 (Feb 16)	Quarter 41 (May 16)	Quarter 42 (Aug 16)	Quarter 43 (Nov 16)
7.06%	9.12%	10.31%	6.49%
Quarter 44 (Feb 17)	Quarter 45 (May 17)	Quarter 46 (Aug 17)	Quarter 47 (Nov 17)

Arrears Breakdown					
Arrears status (2)	Number of Loans	Number of Loans Outstanding (%)	Principal Balance of Loans	Percentage of principal outstanding (%)	
Current	2525	88.75%	557 717 667	83.59%	
<= 1 installment in Arrears > 1 <= 2 instalments in Arrears > 2 <= 3 instalments in Arrears	163 68 28	5.73% 2.39% 0.98%		7.61% 3.29% 1.41%	
Pre NPL loans	259	9.10%		12.31%	
> 3 < 6 instalments in Arrears >= 6 instalments in Arrears	24 37	0.84% 1.30%	6 930 718 20 396 392	1.04% 3.06%	
Non Performing Loans	61	2.14%	27 327 110	4.10%	
TOTAL Arrears	320	11.24%	109 522 782	16.41%	

6.67%

<sup>(2)</sup> Arrear status on the entire portfolio

		Arrears Trigger (3)		
	Quarter 1 (Feb 06)	Quarter 2 (May 06)	Quarter 3 (Aug 06)	Quarter 4 (Nov 06)
rrears Trigger Limit	0.80%	0.80%	0.80%	0.80%
rigger Arrears	0.02%	0.48%	0.38%	0.29%
	Quarter 5 (Feb 07)	Quarter 6 (May 07)	Quarter 7 (Aug 07)	Quarter 8 (Nov 07)
rrears Trigger Limit	0.80%	0.80%	0.80%	0.80%
Trigger Arrears	0.66%	0.52%	0.64%	0.65%
	Quarter 9 (Feb 08)	Quarter 10 (May 08)	Quarter 11 (Aug 08)	Quarter 12 (Nov 08)
rears Trigger Limit	0.80%	0.80%	0.80%	0.80%
igger Arrears	0.65%	0.68%	0.64%	0.67%
	Quarter 13 (Feb 09)	Quarter 14 (May 09)	Quarter 15 (Aug 09)	Quarter 16 (Nov 09)
rrears Trigger Limit	0.80%	0.80%	0.80%	0.80%
rigger Arrears	0.78%	1.49%	2.67%	3.01%
	Quarter 17 (Feb 10)	Quarter 18 (May 10)	Quarter 19 (Aug 10)	Quarter 20 (Nov 10)
rrears Trigger Limit	0.80%	0.80%	0.80%	0.80%
igger Arrears	3.03%	3.12%	3.51%	3.19%
	Quarter 21 (Feb 11)	Quarter 22 (May 11)	Quarter 22 (Aug 11)	Quarter 23 (Nov 11)
rears Trigger Limit	0.80%	0.80%	0.80%	0.80%
igger Arrears	3.19%	3.06%	2.74%	1.93%
	Quarter 24 (Feb 12)	Quarter 25 (May 12)	Quarter 26 (Aug 12)	Quarter 27 (Nov 12)
rears Trigger Limit	0.80%	0.80%	0.80%	0.80%
igger Arrears	1.97%	2.19%	2.11%	1.99%
	Quarter 28 (Feb 13)	Quarter 29 (May 13)	Quarter 30 (Aug 13)	Quarter 31 (Nov 13)
rears Trigger Limit	0.80%	0.80%	0.80%	0.80%
igger Arrears	2.03%	2.01%	1.81%	1.74%
	Quarter 32 (Feb 14)	Quarter 33 (May 14)	Quarter 34 (Aug 14)	Quarter 35 (Nov 14)
rears Trigger Limit	0.80%	0.80%	0.80%	0.80%
igger Arrears	1.70%	1.70%	1.47%	1.22%
	Quarter 36 (Feb 15)	Quarter 37 (May 15)	Quarter 38 (Aug 15)	Quarter 39 (Nov 15)
rears Trigger Limit	0.80%	0.80%	0.80%	0.80%
igger Arrears	1.33%	1.38%	1.36%	1.12%
	Quarter 40 (Feb 16)	Quarter 41 (May 16)	Quarter 42 (Aug 16)	Quarter 43 (Nov 16)
rears Trigger Limit	0.80%	0.80%	0.80%	0.80%
igger Arrears	1.06%	0.79%	0.79%	0.77%
	Quarter 44 (Feb 17)	Quarter 45 (May 17)	Quarter 46 (Aug 17)	Quarter 47 (Nov 17)
rrears Trigger Limit	0.80%	0.80%	0.80%	0.80%
rigger Arrears	0.58%			

(3) Arrear trigger calculations exclude non performing loans for which a property guarantee has been received or life cover has been ceded.

Number realised losses in current period Percentage of realised losses in current period Outstanding balance before realised loss Recovery in Current Period Realised Loss in Current Period	Analysis of realised losses					
	Number realised losses in current period	Percentage of realised losses in current period (%)	Outstanding balance before realised loss	Recovery in Current Period	Realised Loss in Current Period	
3 0.10% R 486 005.46 R 323 232.61 R 162	3	0.10%	R 486 005.46	R 323 232.61	R 162 772.85	

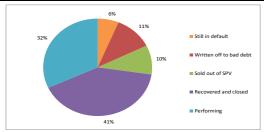
Number of realised losses since closing	Amount of realised losses since closing	Realised losses since closing as % of Original Pool Asset Balance
356	R 35 626 708.67	0.83%

Ne	et Balance of NPLs sold to date	Number of NPLs sold to date		Value of NPL Losses realised to date	Number of NPL Losses realised to date
R	213 343 874.26	398	R	16 449 163.05	234

	Analysis of defaulted loans (cun	nulative defaults since partial refinance date Nov	2010)	
By Value	Prior Quarter	Current Quarter	Movement	Bad debts/Fair value losses
Cumulative defaults (quarter end)	418 870 829.51	421 612 331.06	2 741 501.55	19 177 545.62
Still in default	35 767 849.49	26 367 248.18	(9 400 601.31)	
Written off to bad debt	47 494 365.83	48 159 674.72	665 308.89	15 511 559.58
Sold out of SPV (warranty breach)	40 169 199.05	40 877 545.53	708 346.48	
Recovered and Closed	166 997 140.27	171 659 172.78	4 662 032.51	
Performing	128 442 274.87	134 548 689.85	6 106 414.98	
Bad debts from pre-Nov 2010 defaults (excludes NPL sale losses)				3 665 986.04

By Number	Prior Quarter	Current Quarter	Movement
Cumulative defaults (quarter end)	902	908	6
Still in default	76	57	(19)
Written off to bad debt	82	83	1
Sold out of SPV	91	93	2
Recovered and closed	351	360	9
Performing	302	315	13

Status	Cumulative Default Breakdown
Still in default	6%
Written off to bad debt	11%
Sold out of SPV	10%
Recovered and closed	41%
Performing	32%



Asset Covenants						
		Current Quarter	Last Quarter			
	Covenant	21-Feb-17	21-Nov-16			
Weighed Average Loan-To-Value	77.92%	48.65%	49.60%			
Weighted Average Installment-To-Income	18.19%	16.77%				
Self-employed	20.00%	17.56%				
Not-owner Occupied property	20.00%	9.18%	9.39%			

		Trigger Events		
As at 8 November 2012	Test	Test level	Current Level	Breached?
Pre-Funding Trigger Event (reference to Transaction Supplement: page 36, 1.55.)	Trigger is breached when 1.2% of the principal balances of Home Loans are > 1.5 months in arrears (2.5 months for subsidy clients).	n/a	n/a	n/a
Arrears Reserve Required Amount (reference to Transaction Supplement: p 20 par 3.1)	The arrears reserve required amount shall be zero if the arrears reserve threshold is less than or equal to 0.80%.	0.80%	0.58%	Trigger not breached
	If the arrears reserve threshold exceeds 0.80%, the arrears reserve required amount shall be the amount as calculated as per clause 1.11 of the Transaction Supplement, limited to available excess spread	R 79 361 713.87	R 79 361 713.87	Arrears Reserve Fully Funded
Arrears Reserve Trigger Event (reference to Transaction Supplement: page 33, 1.12.)	Trigger is breached when 0.80% of the principal balances of Home Loans are > 3 months in arrears (4			
	months for subsidy clients).	0.80%	0.58%	Trigger not breached
	Sum of subsidised > 4 months in arrears	n/a	0.01%	
Cash Reserve Capture Trigger (reference to Transaction Supplement: page 33, 1.17.)	Sum of non-subsidised > 3 months arrears  Trigger is breached if the Credit Rating of the Servicer falls below the Required Credit Rating.	n/a Moody's: at least Baa2.za (national scale, national currency, long term), or at least P2 (global scale, short term) or at least Baa3.za (long term). Fitch: such other rating which Fitch confirms will not affect the current Ratings of the Notes.	0.57% Moody's: A1.za	Trigger not breached
Redraw Trigger Event (reference to Transaction Supplement: page 48, 1.73.)	Trigger is breached when 1.20% of the principal balances of Home Loans are > 3 months in arrears (4 months for subsidy clients).	1.20%	0.58%	Trigger breached in past - not curable
	Enforcement of security in terms of the Security Agreements	if occurred	No	
	Removal of SBSA as Servicer	if occurred	No	
	The Notes have been redeemed in full	if occurred	No	
	Cash Reserve not funded up to the Cash Reserve Required Amount	if occurred	No	
	Arrears Reserves are not funded at the Arrears Reserve Required Amount for 2 consecutive	if occurred	No	
Stop Purchase Event (reference to Transaction Supplement: page 51, 1.84.)	Payment Dates. Class A Notes are no longer oustanding.	if occurred	No	
	Arrears Reserve Trigger Event has occurred and is continuing.	if occurred	Yes	Stop Purchase Event
	A court has determined, after appeals have been exhausted that the arrangements of the Issuer to ensure that all Redraws are funded are unlawful and/or invalid.	if occurred	No	
	The Issuer amending the Eligibility Criteria despite advice from the Rating Agencies that such action would cause a downgrade of the current Note Ratings.	if occurred	No	
	The end of the Revolving Period.	if occurred	Yes	Stop Purchase Event
	The Principal Deficiency on the DD preceding the date on which Additional Assets purchased exceeds 0.	if occurred	No	
Class B Principal Lock-out (reference to Transaction Supplement: page 35,	(B+C+D+E) as % of (A+B+C+D+E)<2x Issue	< 20.55%	20.55%	Lock-out not in effect
1.21.)	Principal deficiency?	less than 0	0	No deficiency
	Cash Reserve funded up to the Cash Reserve Requir	< R45,005,000.00		Fully funded
Class C Principal Lock-out (reference to Transaction Supplement: page 36,	(C+D+E) as % of (A+B+C+D+E)<2x Issue	< 16.01%	16.01%	Lock-out not in effect
1.24.)	Principal deficiency?	less than 0	0	No deficiency
	Cash Reserve funded up to the Cash Reserve Requir  (D+E) as % of (A+B+C+D+E)<2x Issue	< R45,005,000.00	R 45 005 000.00	Fully funded  Lock-out not in effect
Class D Principal Lock-out (reference to Transaction Supplement: page 38, 1.27.)	Principal deficiency?	less than 0	0.00%	No deficiency
,	Cash Reserve funded up to the Cash Reserve Requir	< R45,005,000.00	· ·	Fully funded
	(E) as % of (D+E)<2x Issue	< 80.00%	80.00%	Lock-out not in effect
Class E Principal Lock-out (reference to Transaction Supplement: page 39, 1.30.)	Principal deficiency?	less than 0	0	No deficiency
.,	Cash Reserve funded up to the Cash Reserve Requir	< R45,005,000.00	R 45 005 000.00	Fully funded
Class B Interest Deferral Event (reference to Transaction Supplement: page 35, 1.20.)	If Class A Notes outstanding and on IPD if Principal Deficiency > Sum (B+C+D+E) on such IPD	R 462 000 000.00		No interest deferral
Class C Interest Deferral Event (reference to Transaction Supplement: page 36, 1.23.)	If Class B Notes oustanding and on IPD if Principal Deficiency > Sum (C+D+E) on such IPD	R 360 000 000.00		No interest deferral
Class D Interest Deferral Event (reference to Transaction Supplement: page 38, 1.26.)	If Class C Notes outstanding and on IPD if Principal Deficiency > Sum (D+E) on such IPD	R 112 500 000.00	-	No interest deferral
Class E Interest Deferral Event (reference to Transaction Supplement: page 39, 1.29.)	If Class D Notes outstanding and on IPD if Principal Deficiency > E Notes on such IPD	R 45 000 000.00	-	No interest deferral
Further Advances Trigger Further Loans Trigger	Date of Expiry of Revolving Period  Date of Expiry of Revolving Period	21-Nov-10 21-Nov-10	21-Feb-17 21-Feb-17	Expired Expired

	Stratific	cation Reports		
Loan To Value	Number of Loans	%	Principal Balance of Loans	%
- 40	1 395	49.03%	206 793 110.85	30.99%
41 - 50	490	17.22%	140 273 071.79	21.02%
51 - 60	542	19.05%	157 491 159.79	23.60%
61 - 70	290	10.19%	101 037 114.51	15.14%
71 - 75	61	2.14%	27 967 174.27	4.19%
76 - 80	35	1.23%	15 447 098.02	2.32%
81 - 85	17	0.60%	8 062 760.54	1.21%
86 - 90	5	0.18%	2 044 001.12	0.31%
91 - 95	4	0.14%	4 699 256.83	0.70%
96 - 98	-	0.00%	-	0.00%
99 +	6	0.21%	3 425 701.27	0.51%
Report Total	2 845	100.00%	667 240 448.99	100.00%
Payment To Income	Number of Loans	%	Principal Balance of Loans	%
0 - 5%	468	16.45%	16 492 455.24	2.47%
6 - 10%	477	16.77%	95 408 475.95	14.30%
11 - 15%	552	19.40%	144 554 209.83	21.66%
16 - 20%	635	22.32%	183 276 434.42	27.47%
21 - 25%	454	15.96%	135 304 667.02	20.28%
26 - 30%	175	6.15%	56 623 064.95	8.49%
> 30%	84	2.95%	35 581 141.58	5.33%
Report Total	2 845	100.00%	667 240 448.99	100.00%
Geographical	Number of Loans	%	Principal Balance of Loans	%
Eastern Cape	188	6.61%	34 863 290.16	5.22%
Free State	111	3.90%	23 712 650.94	3.55%
Gauteng	1 062	37.33%	285 322 402.65	42.76%
KwaZulu Natal	644	22.64%	141 047 484.43	21.14%
Limpopo	41	1.44%	10 204 650.13	1.53%
Mpumalanga	125	4.39%	30 246 472.47	4.53%
North West	54	1.90%	13 754 962.51	2.06%
			13 / 54 962.51	
Northern Cape	25	0.88%	6 555 429.32	0.98%
Northern Cape Western Cape	25 595	0.88% 20.91%	6 555 429.32 121 533 106.38	0.98% 18.21%
	25	0.88%	6 555 429.32	0.98%
Western Cape Report Total	25 595	0.88% 20.91%	6 555 429.32 121 533 106.38	0.98% 18.21%
Western Cape Report Total Employment Type	25 595 2 845 Number of Loans	0.88% 20.91% 100.00%	6 555 429.32 121 533 106.38 667 240 448.99 Principal Balance of Loans	0.98% 18.21% 100.00%
Western Cape Report Total  Employment Type Salaried	25 595 2 845 Number of Loans	0.88% 20.91% 100.00% % 86.00%	6 555 429.32 121 533 106.38 667 240 448.99 Principal Balance of Loans 550 102 671.06	0,98% 18,21% 100,00% % 82,44%
Western Cape Report Total Employment Type	25 595 2 845 Number of Loans	0.88% 20.91% 100.00% % 86.00% 14.00%	6 555 429.32 121 533 106.38 667 240 448.99 Principal Balance of Loans 550 102 671.06 116 940 780.13	0.98% 18.21% 100.00% % 82.44% 17.53%
Western Cape Report Total  Employment Type Salaried Self Employed	25 595 2 845 Number of Loans 2 457 385	0.88% 20.91% 100.00% % 86.00%	6 555 429.32 121 533 106.38 667 240 448.99 Principal Balance of Loans 550 102 671.06	0,98% 18,21% 100,00% % 82,44%
Western Cape Report Total  Employment Type Salaried Self Employed Unemployed Report Total	25 595 2 845 Number of Loans 2 457 385 3 2 845	0.88% 20.91% 100.00% 86.00% 14.00% 0.00% 100.00%	6 555 429.32 121 533 106.38 667 240 448.99 Principal Balance of Loans 550 102 671.06 116 940 780.13 196 997.80 667 240 448.99	0.98% 18.21% 100.00% % 82.44% 17.53% 0.03% 100.00%
Western Cape Report Total  Employment Type Salaried Self Employed Unemployed Report Total  Home Loan Size	25 595 2 845 Number of Loans  2 457 385 3 2 845  Number of Loans	0.88% 20.91% 100.00% % 86.00% 14.00% 0.00% 100.00%	6 555 429.32 121 533 106.38 667 240 448.99  Principal Balance of Loans 550 102 671.06 116 940 780.13 196 997.80 667 240 448.99  Principal Balance of Loans	0.98% 18.21% 100.00% 76 82.44% 17.53% 0.03% 100.00%
Western Cape Report Total  Employment Type Salaried Self Employed Unemployed Report Total  Home Loan Size - 500,000	25 595 2 845 Number of Loans 2 457 385 3 2 845 Number of Loans 2 628	0.88% 20.91% 100.00%  % 86.00% 14.00% 0.00% 100.00%  % 92.37%	6 555 429.32 121 533 106.38 667 240 448.99  Principal Balance of Loans 550 102 671.06 116 940 780.13 196 997.80 667 240 448.99  Principal Balance of Loans 520 116 755.20	0.98% 18.21% 100.00% % 82.44% 17.53% 0.03% 100.00%
Western Cape Report Total  Employment Type Salaried Self Employed Unemployed Report Total  Home Loan Size - 500,000 500,001 - 750,000	25   595   2 845   Number of Loans   2 457   385   3 2 845   Number of Loans   2 628   171	0.88% 20.91% 100.00% 100.00% 100.00% 140.00% 140.00% 140.00% 100.00% 1	6 555 429.32 121 533 106.38 667 240 448.99  Principal Balance of Loans 550 102 671.06 116 940 780.13 196 997.80 667 240 448.99  Principal Balance of Loans 520 116 755.20 101 315 476.65	0.98% 18.21% 100.00% % 82.44% 17.53% 0.03% 100.00% % 77.95% 15.18%
Western Cape Report Total  Employment Type Salaried Self Employed Unemployed Report Total  Home Loan Size - 500,000 500,001 - 750,000 750,001 - 1,000,000	25 595 2 845 Number of Loans 2 457 385 3 2 845 Number of Loans 2 628 171	0.88% 20.91% 100.00%  % 86.00% 14.00% 0.00% 100.00%  % 92.37% 6.01% 1.12%	6 555 429.32 121 533 106.38 667 240 448.99  Principal Balance of Loans 550 102 671.06 116 940 780.13 196 997.80 667 240 448.99  Principal Balance of Loans 520 116 755.20 101 315 476.65 26 709 044.48	0.98% 18.21% 100.00%  % 82.44% 17.53% 0.03% 100.00%  % 77.95% 15.18% 4.00%
Western Cape Report Total  Employment Type Salaried Self Employed Unemployed Report Total  Home Loan Size - 500,000 500,001 - 750,000 750,001 - 1,000,000 1,000,001 - 1,250,000	25   595   2845   Number of Loans   2 457   385   3   2 845   Number of Loans   2 628   171   32   6 6   6	0.88% 20.91% 100.00% 100.00% 86.00% 0.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 1.12% 0.21% 0.21% 12% 12% 12% 12% 12% 12% 12% 12% 12%	6 555 429.32 121 533 106.38 667 240 446.99  Principal Balance of Loans 550 102 671.06 116 940 780.13 196 997.80 667 240 448.99  Principal Balance of Loans 520 116 755.20 101 315 476.65 26 70 944.48 6 628 306.95	0.98% 18.21% 100.00%    ***  ***  ***  ***  **  **  **  **
Western Cape Report Total  Employment Type Salaried Self Employed Unemployed Unemployed Report Total  Home Loan Size - 500,000 - 750,001 - 750,000 - 750,001 - 1,000,000 1,000,001 - 1,250,000 1,250,001 - 1,500,000	25   595   2 845   Number of Loans   2 457   385   3 2 845	0.88% 20.91% 100.00%  % 86.00% 14.00% 100.00%  100.00%  % 92.37% 6.01% 1.12% 0.21% 0.11%	6 555 429.32 121 533 106.38 667 240 448.99  Principal Balance of Loans 550 102 671.06 116 940 780.13 196 997.80 667 240 448.99  Principal Balance of Loans 520 116 755.20 101 315 476.65 26 709 044.48 6 622 306.95 4 064 730.01	0.98% 18.21% 19.00% 18.21% 19.00% 18.21% 19.00% 19.
Western Cape Report Total  Employment Type Salaried Self Employed Unemployed Report Total  Home Loan Size - 500,000 500,001 - 750,000 750,001 - 1,000,000 1,000,001 - 1,250,000	25   595   2845   Number of Loans   2 457   385   3   2 845   Number of Loans   2 628   171   32   6 6   6	0.88% 20.91% 100.00% 100.00% 86.00% 0.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 1.12% 0.21% 0.21% 12% 12% 12% 12% 12% 12% 12% 12% 12%	6 555 429.32 121 533 106.38 667 240 448.99  Principal Balance of Loans 550 102 671.06 116 940 780.13 196 997.80 667 240 448.99  Principal Balance of Loans 520 116 755.20 101 315 476.65 28 7 709 044.48 6 628 306.95 4 064 730.01 4 718 768.72	0.98% 18.21% 100.00%  % 82.44% 17.53% 0.03% 100.00%  % 77.95% 15.18% 4.00% 0.99% 0.61% 0.71%
Western Cape Report Total  Employment Type Salaried Self Employed Unemployed Report Total  Home Loan Size - 500,000 500,001 - 750,000 750,001 - 1,250,000 1,250,001 - 1,250,000 1,250,001 - 1,750,000	25 595 2 845  Number of Loans  2 457 385 3 2 845  Number of Loans  2 628 171 32 6 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0.88% 20.91% 100.00%  % 86.00% 14.00% 0.00% 100.00%  % 92.37% 6.01% 1.12% 0.21% 0.11% 0.11%	6 555 429.32 121 533 106.38 667 240 448.99  Principal Balance of Loans 550 102 671.06 116 940 780.13 196 997.80 667 240 448.99  Principal Balance of Loans 520 116 755.20 101 315 476.65 26 709 044.48 6 622 306.95 4 064 730.01	0.98% 18.21% 19.00% 18.21% 19.00% 18.21% 19.00% 19.

Household Income	Number of Loans	%	Principal Balance of Loans	%
-5,000	4	0.14%	397 703.65	0.06%
5,001 - 10,000	197	6.92%	20 276 250.45	3.049
10,001 - 15,000	473	16.63%	63 589 158.66	9.539
15,001 - 20,000	494	17.36%	90 733 098.00	13.609
20,001 - 25,000	451	15.85%	97 886 315.01	14.679
25,001 - 30,000	286	10.05%	73 623 773.73	11.03
30,001 - 35,000	219	7.70%	61 907 202.72	9.28
35,001 - 40,000	143	5.03%	45 365 857.93	6.809
40,001 - 50,000	232	8.15%	73 014 364.09	10.949
50,001 - 75,000	226	7.94%	85 380 991.62	12.809
75,001 - 100,000	79	2.78%	35 621 731.95	5.349
100,000+	41	1.44%	19 444 001.18	2.919
Report Total	2 845	100.00%	667 240 448.99	100.009
			·	
Seasoning -Years to maturity	Number of Loans	%	Principal Balance of Loans	%
0 - 1	24	0.84%	218 198.31	0.03
1 - 5	75	2.64%	6 336 329.06	0.95
6 - 10	2 576	90.54%	592 459 944.48	88.79
11 - 15	170	5.98%	68 225 977.14	10.23
16 - 20	-	0.00%	-	0.00
Report Total	2 845	100.00%	667 240 448.99	100.00
•		•	·	
Year of origination	Number of Loans	%	Principal Balance of Loans	%
year 2001	4	0.14%	450 255.40	0.079
year 2002	111	3.90%	16 940 136.20	2.549
year 2003	365	12.83%	64 345 989.99	9.649
year 2004	1 061	37.29%	217 740 432.69	32.63
year 2005	778	27.35%	202 427 645.69	30.34
year 2006	351	12.34%	96 352 624.76	14.44
vear 2007	6	0.21%	1 788 250.06	0.27
year 2008	39	1.37%	17 522 309.36	2.63
year 2009	110	3.87%	42 031 467.47	6.30
year 2010				
year 2011	20	0.70%	7 641 337.37	1.15
Report Total	2 845	0.00% 100.00%	667 240 448.99	0.00
Report Total	2 043	100.00%	007 240 440.99	100.00
Purpose	Number of Loans	9/2	Principal Balance of Loans	9/2
New Purchase	814	28.61%	177 956 583.05	26.67%
Refinance				
	93	3.27%	18 497 276.58	2.779
Switch Loan Report Total	1 938 2 845	68.12% 100.00%	470 786 589.36 667 240 448.99	70.569 100.009
Report Total	2 043	100.00 /6	007 240 448.55	100.00
Occupancy Status	Number of Loans	%	Principal Balance of Loans	%
Non-owner Occupied	310	10.90%	61 232 083.39	9.18
	2 535			
	2 535	89.10%	606 008 365.60 667 240 448.99	90.829
Owner Occupied Report Total	2 845			
Owner Occupied Report Total	2 845	100.00%	337 233 3333	100.00
Report Total	2 845	100.00%	•	%
Report Total  Credit Payment To Income	2 845 Number of Loans	%	Principal Balance of Loans	%
Report Total  Credit Payment To Income 0 - 5%	Number of Loans	<b>%</b> 3.51%	Principal Balance of Loans 16 004 178.79	<b>%</b> 2.40'
Report Total  Credit Payment To Income 0 - 5% 6 - 10%	Number of Loans  100 503	<b>%</b> 3.51% 17.68%	Principal Balance of Loans  16 004 178.79 97 409 968.23	% 2.40' 14.60'
Report Total  Credit Payment To Income 0 - 5% 6 - 10% 11 - 15%	Number of Loans  100 503 688	% 3.51% 17.68% 24.18%	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39	% 2.40' 14.60' 23.93'
Report Total  Credit Payment To Income 0 - 5% 6 - 10% 11 - 15% 16 - 20%	Number of Loans  100 503 688 870	% 3.51% 17.68% 24.18% 30.58%	Principal Balance of Loans 16 004 178.79 97 409 988.23 159 639 485.39 215 060 091.80	% 2.40 14.60 23.93 32.23
Report Total  Credit Payment To Income 0 - 5% 6 - 10% 11 - 15% 16 - 20% 21 - 25%	Number of Loans  100 503 688 870 503	% 3.51% 17.68% 24.18% 30.58% 17.68%	Principal Balance of Loans  16 004 178.79  97 409 968.23  19 639 485.39  215 060 091.80  121 201 177.82	% 2.40' 14,60' 23,93' 32,23' 18,16'
Report Total  Credit Payment To Income 0 - 5% 6 - 10% 11 - 15% 16 - 20% 21 - 25% 26 - 30%	Number of Loans  100 503 688 870 503 136	% 3.51% 17.68% 24.18% 30.58% 17.68% 4.78%	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60	% 2.40 14.60 23.93 32.23 18.16 6.04
Report Total  Credit Payment To Income  0 - 5% 6 - 10% 11 - 15% 16 - 20% 21 - 25% 26 - 30% 31% +	Number of Loans  100 503 688 870 503 136 45	% 3.51% 17.68% 24.18% 30.58% 17.68% 4.78%	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Report Total  Credit Payment To Income  0 - 5% 6 - 10% 11 - 15% 16 - 20% 21 - 25% 26 - 30% 31% +	Number of Loans  100 503 688 870 503 136	% 3.51% 17.68% 24.18% 30.58% 17.68% 4.78%	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60	% 2.40' 14.60' 23.93' 32.23' 18.16' 6.04' 2.65'
Report Total  Credit Payment To Income 0 - 5% 6 - 10% 11 - 15% 16 - 20% 21 - 25% 26 - 30% 31% + Report Total	Number of Loans  100 503 688 870 503 136 45 2845	% 3.51% 17.68% 24.18% 30.58% 17.68% 4.78%	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40' 14.60' 23.93' 32.23' 18.16' 6.04' 2.65'
Report Total  Credit Payment To Income 0 - 5% 6 - 10% 11 - 15% 16 - 20% 21 - 25% 26 - 30% 31% + Report Total	Number of Loans  100 503 688 870 503 136 45	% 3.51% 17.68% 24.18% 30.58% 17.68% 4.78%	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40' 14.60' 23.93' 32.23' 18.16' 6.04' 2.65'
Report Total  Credit Payment To Income 0 - 5% 6 - 10% 11 - 15% 16 - 20% 21 - 25% 26 - 30% 31% + Report Total	Number of Loans   100   503   688   870   503   136   45   2 845	% 3.51% 17.68% 24.18% 30.58% 17.68% 4.78% 1.58% 100.00%	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Report Total  Credit Payment To Income 0 - 5% 6 - 10% 11 - 15% 16 - 20% 21 - 25% 26 - 30% 31% + Report Total  Rec Assets	Number of Loans   100   503   688   870   503   136   145   2 845	% 3.51% 17.68% 24.18% 30.58% 17.68% 4.78% 1.58% 100.00%	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Report Total  Credit Payment To Income 0 - 5% 6 - 10% 11 - 15% 16 - 20% 21 - 25% 26 - 30% 31% + Report Total  Rec  Assets Home loan asset	Number of Loans   100   503   688   870   503   136   45   2 845     2 845	% 3.51% 17.68% 24.18% 30.58% 17.68% 1.58% 1.58% 1.59% 100.00%	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Report Total  Credit Payment To Income 0 - 5% 6 - 10% 11 - 15% 16 - 20% 21 - 25% 26 - 30% 31% + Report Total  Rec  Assets  Home loan asset Performing assets (0 and < 1 months in arrears)	Number of Loans   100   503   688   870   503   136   45   2 845     2 845     667 240 449   608 514 422   608 5	% 3.51% 17.68% 24.18% 30.55% 17.68% 4.78% 1.58% 1.59% 100.00%	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans   100   503   688   870   503   136   145	% 3.51% 17.68% 24.18% 30.58% 17.68% 4.78% 1.58% 100.00%  21-Nov-16 699.509.764 643.834.351 19.667.168	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans   100   503   688   870   503   136   45   2 845	% 3.51% 17.68% 24.18% 30.58% 17.68% 4.78% 1.58% 1.58% 100.00%  21-Nov-16 699.509.764 643.834.351 19.667.168 9.228.031	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans   100   503   688   870   503   136   145	% 3.51% 17.68% 24.18% 30.58% 17.68% 4.78% 1.58% 100.00%  21-Nov-16 699.509.764 643.834.351 19.667.168	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans   100   503   688   870   503   136   45   2 845	% 3.51% 17.68% 24.18% 30.58% 17.68% 1.68% 1.58% 1.59% 1.59% 100.00%  21-Nov-16 699.509.764 643.834.351 19.667.168 9.28.091 26.780.154	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans	% 3.51% 17.68% 24.18% 30.55% 17.68% 4.78% 1.58% 100.00%  21-Nov-16 699.509.764 643.834.351 19.667.168 9.28.091 26.780.154	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans   100   503   688   870   503   136   136   145   2 845	% 3.51% 17.68% 24.18% 30.58% 17.68% 1.58% 1.58% 1.59% 1.59% 100.00%  21-Nov-16 699 509 764 643 834 351 19 667 168 9 228 091 26 780 154 45 005 000 16 446 176	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans	% 3.51% 17.68% 24.18% 30.55% 17.68% 4.78% 1.58% 1.58% 100.00%  21-Nov-16 699 509 764 643 834 351 19 667 168 9 228 091 26 780 154  45 005 000 16 446 176 5 259 401	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans   100   503   688   870   503   136   136   145   2 845	% 3.51% 17.68% 24.18% 30.58% 17.68% 1.58% 1.58% 1.59% 1.59% 100.00%  21-Nov-16 699 509 764 643 834 351 19 667 168 9 228 091 26 780 154 45 005 000 16 446 176	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40' 14.60' 23.93' 32.23' 18.16' 6.04' 2.65'
Credit Payment To Income	Number of Loans	% 3.51% 17.68% 24.18% 30.58% 17.68% 4.78% 1.58% 1.58% 100.00%  21-Nov-16 699 509 764 643 834 351 19 667 168 9 228 091 26 780 154  45 005 000 16 446 176 5 259 401 79 361 714	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans	% 3.51% 17.68% 24.18% 30.55% 17.68% 4.78% 1.58% 1.58% 100.00%  21-Nov-16 699 509 764 643 834 351 19 667 168 9 228 091 26 780 154  45 005 000 16 446 176 5 259 401	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans   100   503   688   870   503   136   145   136   145	% 3.51% 17.68% 24.18% 30.58% 17.68% 17.68% 1.58% 1.58% 100.00%  21-Nov-16 699 509 764 643 834 351 19 667 168 9 228 091 26 780 154 45 005 000 16 446 176 5 259 401 79 361 714	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans	% 3.51% 17.68% 24.18% 30.58% 17.68% 4.78% 1.58% 1.58% 100.00%  21-Nov-16 699 509 764 643 834 351 19 667 168 9 228 091 26 780 154  45 005 000 16 446 176 5 259 401 79 361 714	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans   100   503   688   870   503   136   145   136   145	% 3.51% 17.68% 24.18% 30.58% 17.68% 17.68% 1.58% 1.58% 100.00%  21-Nov-16 699 509 764 643 834 351 19 667 168 9 228 091 26 780 154 45 005 000 16 446 176 5 259 401 79 361 714	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans   100   503   688   870   503   136   145   136   145	% 3.51% 17.68% 24.18% 30.58% 17.68% 17.68% 1.58% 1.58% 100.00%  21-Nov-16 699 509 764 643 834 351 19 667 168 9 228 091 26 780 154 45 005 000 16 446 176 5 259 401 79 361 714	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40' 14.60' 23.93' 32.23' 18.16' 6.04' 2.65'
Credit Payment To Income	Number of Loans	% 3.51% 17.68% 24.18% 30.55% 17.68% 4.78% 1.58% 1.58% 100.00%  21-Nov-16 699.509.764 643.834.351 19.667.168 9.228.091 26.780.154  45.005.000 16.446.176 5.259.401 79.361.714 845.582.055  21-Nov-16	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans   100   503   688   870   503   136   145   503   136   145	%  3.51% 17.68% 24.18% 30.58% 17.68% 1.68% 1.58% 1.58% 100.00%  21-Nov-16 699.509.764 643.834.351 19.667.168 9.228.091 26.780.154 45.005.000 16.446.176 5.259.401 79.361.714 845.582.055  21-Nov-16	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Credit Payment To Income	Number of Loans	% 3.51% 17.68% 24.18% 30.55% 17.68% 4.78% 1.58% 1.58% 100.00%  21-Nov-16 699.509.764 643.834.351 19.667.168 9.28.091 26.780.154  45.005.000 16.446.176 5.259.401 79.361.714  845.582.055  21-Nov-16 1 1 21-Nov-16 729.593.462	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	% 2.40 14.60 23.93 32.23 18.16 6.04 2.65
Assets  Home loan asset Performing assets (0 and < 1 months in arrears) Arrears loans (>1 months = 3 months in arrears) Arrears loans (>3 months < 6 months in arrears) Arrears loans (>3 months < 6 months in arrears) Non-Performing Loans>=6 months in arrears  Cash Reserve Redraw Reserve Interest Reserve Arrears Reserve  Total assets  Equity & Liabilities Share capital Retained earnings/(loss)	Number of Loans   100   503   688   870   503   136   145   503   136   145	%  3.51% 17.68% 24.18% 30.58% 17.68% 1.68% 1.58% 1.58% 100.00%  21-Nov-16 699.509.764 643.834.351 19.667.168 9.228.091 26.780.154 45.005.000 16.446.176 5.259.401 79.361.714 845.582.055  21-Nov-16	Principal Balance of Loans  16 004 178.79  97 409 968.23  159 639 485.39  215 060 091.80  121 201 177.82  40 276 381.60  17 649 165.36	%  2.409 11.600 23.939 32.239 18.169 6.049 2.659 100.009

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