

| Domestic Date and Rate Information | | | |
|--------------------------------------|--|------------------------------------|-------------|
| Name of Transaction: | Lehae Programme (RF) Limited - Transaction 1 | Prior Interest Date: | 20-Mar-2024 |
| Maximum programme size: | ZAR 20,000,000,000.00 | Reporting Date: | 20-Jun-2024 |
| Main objective: | Lehae Programme (RF) Limited was established under the Issuer Programme with the sole purpose of purchasing retail mortgages from First National Bank and issuing listed Strate-settled notes. | Determination Date: | 31-May-2024 |
| Originator, Seller and Servicer: | First National Bank, a division of FirstRand Bank Limited | Interest Payment Date (Quarterly): | 20-Jun-2024 |
| Issuer: | Lehae Programme (RF) Limited | Prior Interest Payment Date: | 20-Mar-2024 |
| Administrator: | FirstRand Bank Limited | Fixing Date JIBAR : | 20-Mar-2024 |
| Security SPV: | Lehae Programme Security SPV Trust 1 | 3 Month JIBAR: | 8.350% |
| Transaction type: | Residential mortgage backed security (RMBS) sequential pass through structure using FNB originated residential home loans. | Begin of Interest accrual date: | 20-Mar-2024 |
| Hedge Counterparty: | FirstRand Bank Limited | End of Interest accrual date: | 20-Jun-2024 |
| Credit rating of Hedge Counterparty: | Aa1.za | Interest Days: | 92 |
| Type of Hedge | Interest rate swap | Closing date: | 20-Mar-24 |
| Rating Agency: | Moody's Investor Services | | |

| Note and Sub loan Information | | | | | | | | | | | | | | |
|-------------------------------|--------------|---------------------------------|-------------------------|-----------------------|-----------------------------|-------------------|--------------|----------------|---------------------|------------------|------------------------|-----------------------------------|--|---------------|
| Bond Code | ISIN | Initial Nominal Principal - ZAR | Prior Principal- ZAR | Principal Paid - ZAR | Outstanding Principal - ZAR | Expected Maturity | Step-Up Date | Legal Maturity | Margin % over JIB03 | Step-Up Margin % | Interest Payment - ZAR | Interest Accrued (not paid) - ZAR | Long-term and short-term credit rating | Type of Notes |
| L1A43 | ZAG000201146 | 790,000,000.00 | 767,000,000.00 | -54,000,000.00 | 713,000,000.00 | 9/20/2028 | 9/20/2028 | 11/20/2043 | 1.39% | 0.20% | 18,829,955.07 | - | Baa1 (sf) / Aaa.za (sf) | Class A |
| L1B43 | ZAG000201187 | 990,000,000.00 | 990,000,000.00 | - | 990,000,000.00 | 6/20/2035 | 6/20/2035 | 11/20/2043 | 1.70% | 0.30% | 25,078,191.78 | - | Ba1 (sf) / Aaa.za (sf) | Class B |
| L1C43 | ZAG000201161 | 140,000,000.00 | 140,000,000.00 | - | 140,000,000.00 | 9/20/2035 | 9/20/2035 | 11/20/2043 | 2.65% | 0.50% | 3,881,643.84 | - | B1 (sf) / Baa1.za (sf) | Class C |
| L1D43 | ZAG000201179 | 80,000,000.00 | 80,000,000.00 | - | 80,000,000.00 | 12/20/2035 | N/A | 11/20/2043 | 3.55% | N/A | 2,399,561.64 | - | NR | Class D |
| L1E43 | ZAG000201153 | 40,000,000.00 | 40,000,000.00 | - | 40,000,000.00 | 12/20/2035 | N/A | 11/20/2043 | 4.18% | N/A | 1,262,794.52 | - | NR | Class E |
| Total Note | | 2,040,000,000.00 | 2,017,000,000.00 | -54,000,000.00 | 1,963,000,000.00 | | | | | | 51,452,146.85 | | | |

| Pool | | | | |
|--|----------------|-------------------------|--|--------------|
| Portfolio Outstanding | | Number of Loans | | Units |
| Initial value of mortgage loan assets | | 1,980,430,234.00 | Initial number of assets | 1,495 |
| Portfolio at the beginning of the reporting period | | 1,960,798,479.28 | Number of ISA's at the beginning of the period | 1,495 |
| Principal Payments (Scheduled) | -12,969,871.34 | | Number of ISA's closed as a result of early settlement | -31 |
| Principal Payments (Unscheduled) | -36,919,010.63 | | Number of ISA's closed according contractual maturity | |
| Finance charges Accrued | 55,469,981.15 | | Number of ISA's written off during this period | |
| Finance charges Collected | -55,312,515.90 | | Number of ISA's repurchased by the seller | |
| Write offs | - | | Number of ISA's purchased | |
| Modification gain or losses | -86,160.31 | | | |
| Repurchase of assets by FNB | - | | Number of ISA's at the end of the period | 1,464 |
| Value added products (VAPs) | - | | | |
| Portfolio at the determination date: | | 1,910,980,902.25 | | |

| Portfolio Delinquencies | | | |
|-------------------------|-----------------|-------------------------|--|
| | Number of Loans | Amount - R | Total Outstanding/Current Loan Balance |
| Not Delinquent | 1,442 | 1,881,675,974.76 | 98.47% |
| 0-30 days overdue | 5 | 7,943,040.81 | 0.42% |
| 31 - 60 days overdue | 10 | 14,692,094.42 | 0.77% |
| 61 - 90 days overdue | 1 | 907,549.88 | 0.05% |
| 90+ days overdue | 3 | 3,189,376.15 | 0.17% |
| Restructure | 3 | 2,572,866.23 | 0.13% |
| Total Accounts | 1,464 | 1,910,980,902.25 | 100% |

| Defaults | | Number of Loans | R | Potential Redemption Amount | | R |
|--|--------------|-----------------|---|---|--|----------------------|
| Cumulative write offs on Participating Assets start of quarter | - | - | - | Aggregate Principal Amount of all Notes Outstanding on Determination date | | 2,017,000,000.00 |
| Current quarter write offs | - | - | - | Less Principal Balance of all Performing assets | | 1,905,300,056.87 |
| Cumulative write offs on Participating Assets end of quarter | - | - | - | Less Redraw Reserve Required Amount following Int repayment date | | 19,109,809.02 |
| Cumulative Principal Loss Ratio | - | - | - | Less Cash Reserve Required Amount following Int repayment date | | 38,219,618.04 |
| Classified as potentially uncollectible | 5,762,242.38 | | | Total | | 54,370,516.06 |
| Cumulative recoveries on Participating Assets start of quarter | - | - | - | Permitted Investments (General Reserve) | | R |
| Recovery Amount in the current period | - | - | - | At beginning of period | | 156,149.51 |
| Cumulative recoveries on Participating Assets end of quarter | - | - | - | Interest Earned during collections period | | 786,771.46 |
| | | | | Amount transferred to General reserve following IPD | | 108,244.87 |

| Collections | R |
|--|-----------------------|
| Instalments | 70,237,993.25 |
| Early Settlements & Prepayments | 36,919,010.63 |
| Additional assets | - |
| Other Collections (Including Recoveries) | 266,280.00 |
| Interest on collections account | 212,805.75 |
| Total | 107,636,089.63 |

| Redraw Reserve | R |
|--|----------------------|
| At Beginning of Period | 19,608,415.39 |
| Plus: Interest Earned on cash reserve | 412,803.94 |
| Plus: Amounts Transferred In | -20,021,219.33 |
| Less: Amounts Transferred Out (Reduce Required Amount) | 19,109,809.02 |
| At End of period | 19,109,809.02 |

| Cash Reserve | R |
|--|----------------------|
| At Beginning of Period | 39,216,830.77 |
| Plus: Interest Earned on cash reserve | 826,035.88 |
| Plus: Amounts Transferred In | -40,042,866.65 |
| Less: Amounts Transferred Out (Reduce Required Amount) | 38,219,618.04 |
| At End of period | 38,219,618.04 |

| Assets and Liabilities Test | R |
|------------------------------------|------------------|
| Assets | 1,968,574,723.70 |
| Liabilities | 1,963,000,000.00 |
| Assets/Liabilities Ratio | 100.28% |

| Asset Quality Test | R |
|---|------------------|
| Assets - non-defaulted | 1,962,812,481.32 |
| Liabilities | 1,963,000,000.00 |
| Assets - non-defaulted/ Liabilities Ratio | 99.99% |

| Credit Enhancement | | |
|---------------------------------|--|--|
| Feature | Details of credit enhancement provided to each of the noteholders | Current value of credit enhancement |
| Excess spread | The first loss credit enhancement is provided by available excess spread. | 264,394.38 |
| Redraw Reserve and Cash Reserve | Available excess spread will be allocated to the Redraw Reserve up to the Redraw Reserve Required Amount and the Cash Reserve up to the Cash Reserve Required Amount subject to funds being available in accordance with the Priority of Payments. | 38,219,618.04 19,109,809.02 |
| Subordination | The third level of credit enhancement is the allocation of losses firstly to the Class E Notes. | 40,000,000.00 |

| Monies Available to the Waterfall | R |
|--|-----------------------|
| Opening cash balance | 156,149.51 |
| Note Issuance Proceeds (including build of the reserve accounts) | - |
| Collections (Including Recoveries) | 107,157,003.88 |
| Swap Income | 49,423.95 |
| Release of the Redraw Reserve | 19,608,415.39 |
| Release of the Cash Reserve | 39,216,830.77 |
| Interest income | 2,238,417.03 |
| Income from NCA fees (early settlement) | - |
| Income from NCA fees | 266,280.00 |
| VAT Collected: FNB & SARS refund | 39,942.00 |
| Tax adjustment: prior period over-provision | - |
| Total | 168,732,462.53 |

| Monies Allocated | R |
|------------------------------|-----------------------|
| Purchase of Assets | 2,609,413.49 |
| Expenses (Items 1-4) | - |
| Swap Expense | - |
| Interest on Notes A | 18,829,955.07 |
| Capital on Notes A | 54,000,000.00 |
| Interest on Notes B | 25,078,191.78 |
| Build Redraw Reserve | 19,109,809.02 |
| Build Cash Reserve | 38,219,618.04 |
| Capital on Class B | - |
| Interest On Class C | 3,881,643.84 |
| Capital On Class C | - |
| Interest On Class D | 2,399,561.64 |
| Capital On Class D | - |
| Interest On Class E | 1,262,794.52 |
| Capital On Class E | - |
| VAT Payments | 40,122.00 |
| Income Tax Payments | 3,036,958.74 |
| Dividend Payment | - |
| Residual profit year to date | 264,394.38 |
| Total | 168,732,462.53 |

| Excess Spread | |
|---|------------|
| Excess Spread Amount in current quarter | 108,244.87 |
| Excess spread in quarter % pa | 0.0219% |
| Excess spread in prior quarter | 0.0000% |
| Excess spread in 2nd prior quarter % | 0.0000% |
| 3Q Average excess spread % | 0.0073% |

| Triggers | Trigger Level | Actual Level | Breached? |
|--|---|---------------------|------------------|
| Account Bank | at least A1.za on a long-term national scale | Aa1.za | No |
| Permitted Investments | at least A1.za on a long-term national scale | Aa1.za | No |
| Derivative Counterparty | at least A1.za on a long-term national scale | Aa1.za | No |
| Derivative Counterparty, in relation to Qualifying Collateral Trigger Rating | at least A2.za on a long-term national scale | Aa1.za | No |
| Derivative Counterparty, in relation to Qualifying Transfer Trigger Rating | at least A2.za on a long-term national scale | Aa1.za | No |
| Sweep Acceleration Trigger | at least A1.za on a long-term national scale (local currency) | Aa1.za | No |
| Customer Notification Trigger | at least A1.za on a long-term national scale (local currency) | Aa1.za | No |
| Back-up Servicer Facilitator Trigger | at least A1.za on a long-term national scale (local currency) | Aa1.za | No |

| Comments: |
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| Administrator Contact Information: | |
|---|--|
| Name: | Rarang Lekgoathi |
| Email: | rarang.lekgoathi@mb.co.za |
| Phone: | (011) 301-6338 |

| Summary Statistics | |
|--|------------------|
| Pool Cut-off Date | 31-May-24 |
| Number of Loans | 1,464 |
| Aggregate Original Balance (R) | 2,226,959,769.85 |
| Aggregate Current Balance (R) | 1,910,980,902.25 |
| Average Loan Balance (R) | 1,305,314.82 |
| WA Current Interest Rate | 11.41% |
| WA OLTV | 91.79% |
| WA CLTV | 70.65% |
| WA Seasoning (months) | 48.65 |
| WA Remaining Term (months) | 189.42 |
| WA Original Term (months) | 238.07 |
| Floating Rate Loans (% Balance) | 100.00% |
| Arrears | 1.12% |
| Largest Single Borrower Concentration (% Outstanding Balances) | 0.22% |

| Account Type | Accounts | | Principal | |
|--------------------------|-------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| Mortgage Loan Agreements | 1,464 | 100% | 1,910,980,902.25 | 100% |
| Total | 1464 | 100% | 1,910,980,902.25 | 100% |

| Interest Rate | Accounts | | Principal | |
|---------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| 9.25-9.75 | 1 | 0% | 1,529,143.11 | 0% |
| 10.25-10.75 | 6 | 0% | 6,235,034.53 | 0% |
| 10.75-11.25 | 538 | 37% | 754,379,363.65 | 39% |
| 11.25-11.75 | 599 | 41% | 769,832,195.63 | 40% |
| 11.75-12.25 | 208 | 14% | 252,549,927.66 | 13% |
| 12.25-12.75 | 85 | 6% | 97,005,815.17 | 5% |
| 12.75-13.25 | 18 | 1% | 19,656,548.69 | 1% |
| 13.25-13.75 | 1 | 0% | 1,317,762.39 | 0% |
| 13.75-14.25 | 5 | 0% | 5,868,069.57 | 0% |
| 14.25-14.75 | 2 | 0% | 1,714,599.97 | 0% |
| 14.75-15.25 | 1 | 0% | 892,441.87 | 0% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| | |
|------------------|-------|
| Minimum | 9.25 |
| Maximum | 15.15 |
| Weighted Average | 11.41 |

| Original Loan Amount | Accounts | | Principal | |
|----------------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| 500000-1000000 | 239 | 16% | 203,344,820.73 | 11% |
| 1000000-1500000 | 633 | 43% | 686,958,171.07 | 36% |
| 1500000-2000000 | 341 | 23% | 501,847,349.60 | 26% |
| 2000000-2500000 | 146 | 10% | 263,047,740.68 | 14% |
| 2500000-3000000 | 56 | 4% | 122,341,141.59 | 6% |
| 3000000-3500000 | 24 | 2% | 57,252,289.02 | 3% |
| 3500000-4000000 | 20 | 1% | 57,643,923.32 | 3% |
| 4000000-4500000 | 2 | 0% | 7,896,823.10 | 0% |
| 4500000-5000000 | 3 | 0% | 10,648,643.13 | 1% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| | |
|------------------|-----------|
| Minimum | 750,000 |
| Maximum | 5,000,000 |
| Weighted Average | 1,723,426 |

| Current Capital Amount | Accounts | | Principal | |
|------------------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| <500000 | 15 | 1% | 4,467,362.53 | 0% |
| 500000-1000000 | 457 | 31% | 401,060,952.05 | 21% |
| 1000000-1500000 | 616 | 42% | 759,677,124.92 | 40% |
| 1500000-2000000 | 252 | 17% | 431,751,362.99 | 23% |
| 2000000-2500000 | 80 | 5% | 179,399,854.59 | 9% |
| 2500000-3000000 | 22 | 2% | 59,436,042.35 | 3% |
| 3000000-3500000 | 15 | 1% | 48,363,267.87 | 3% |
| 3500000-4000000 | 5 | 0% | 18,560,297.09 | 1% |
| 4000000-4500000 | 2 | 0% | 8,264,637.85 | 0% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| | |
|------------------|-----------|
| Minimum | 17,353 |
| Maximum | 4,180,855 |
| Weighted Average | 1,496,475 |

| Original Loan-to-Value | Accounts | | Principal | |
|------------------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| 30-35 | 1 | 0% | 1,243,814.70 | 0% |
| 35-40 | 4 | 0% | 6,288,468.02 | 0% |
| 40-45 | 8 | 1% | 10,108,977.34 | 1% |
| 45-50 | 9 | 1% | 8,321,222.22 | 0% |
| 50-55 | 8 | 1% | 9,826,452.33 | 1% |
| 55-60 | 17 | 1% | 19,517,683.60 | 1% |
| 60-65 | 26 | 2% | 31,593,990.96 | 2% |
| 65-70 | 30 | 2% | 41,374,605.17 | 2% |
| 70-75 | 32 | 2% | 36,958,962.54 | 2% |
| 75-80 | 57 | 4% | 76,175,701.09 | 4% |
| 80-85 | 104 | 7% | 133,356,884.50 | 7% |
| 85-90 | 125 | 9% | 178,362,917.89 | 9% |
| 90-95 | 203 | 14% | 264,231,203.29 | 14% |
| 95-100 | 304 | 21% | 403,439,542.77 | 21% |
| 100-105 | 536 | 37% | 690,180,475.81 | 36% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| | |
|------------------|--------|
| Minimum | 31.82 |
| Maximum | 105.00 |
| Weighted Average | 91.79 |

| Current Loan-to-Value | Accounts | | Principal | |
|-----------------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| <20 | 14 | 1% | 4,968,131.67 | 0% |
| 20-25 | 7 | 0% | 5,132,232.19 | 0% |
| 25-30 | 16 | 1% | 15,903,044.19 | 1% |
| 30-35 | 17 | 1% | 16,587,348.52 | 1% |
| 35-40 | 25 | 2% | 28,844,217.17 | 2% |
| 40-45 | 21 | 1% | 25,903,209.83 | 1% |
| 45-50 | 47 | 3% | 58,818,908.95 | 3% |
| 50-55 | 52 | 4% | 63,574,711.35 | 3% |
| 55-60 | 84 | 6% | 105,366,328.06 | 6% |
| 60-65 | 118 | 8% | 158,457,718.65 | 8% |
| 65-70 | 158 | 11% | 210,500,678.68 | 11% |
| 70-75 | 256 | 17% | 357,763,084.00 | 19% |
| 75-80 | 253 | 17% | 326,562,915.99 | 17% |
| 80-85 | 363 | 25% | 486,765,504.79 | 25% |
| 85-90 | 20 | 1% | 24,806,893.23 | 1% |
| 90-95 | 10 | 1% | 16,292,056.16 | 1% |
| >95 | 3 | 0% | 4,733,918.81 | 0% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| | |
|------------------|--------|
| Minimum | 0.16 |
| Maximum | 101.36 |
| Weighted Average | 70.65 |

| Seasoning | Accounts | | Principal | |
|-----------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| 22.8493-28.8493 | 5 | 0% | 5,364,169.11 | 0% |
| 28.8493-34.8493 | 16 | 1% | 21,396,778.04 | 1% |
| 34.8493-40.8493 | 45 | 3% | 62,692,947.03 | 3% |
| 40.8493-46.8493 | 373 | 25% | 478,710,893.97 | 25% |
| 46.8493-52.8493 | 783 | 53% | 1,019,953,859.10 | 53% |
| 52.8493-58.8493 | 155 | 11% | 214,844,638.62 | 11% |
| >58.8493 | 87 | 6% | 108,017,616.37 | 6% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| | |
|------------------|-------|
| Minimum | 22.85 |
| Maximum | 56.05 |
| Weighted Average | 48.65 |

| Remaining Payments | Accounts | | Principal | |
|--------------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| 72-83 | 3 | 0% | 3,810,325.63 | 0% |
| 84-95 | 1 | 0% | 1,131,368.29 | 0% |
| 96-107 | 2 | 0% | 1,983,654.96 | 0% |
| 108-119 | 4 | 0% | 4,617,539.35 | 0% |
| 120-131 | 7 | 0% | 5,936,500.19 | 0% |
| 132-143 | 14 | 1% | 16,425,031.59 | 1% |
| 144-155 | 6 | 0% | 5,991,271.07 | 0% |
| 156-167 | 19 | 1% | 25,343,265.56 | 1% |
| 168-179 | 18 | 1% | 23,902,195.95 | 1% |
| 180-191 | 747 | 51% | 977,523,280.47 | 51% |
| 192-203 | 607 | 41% | 795,962,094.79 | 42% |
| 204-215 | 28 | 2% | 37,674,779.70 | 2% |
| 216-227 | 2 | 0% | 1,894,954.80 | 0% |
| 228-239 | 5 | 0% | 7,677,181.72 | 0% |
| 324-335 | 1 | 0% | 1,107,458.18 | 0% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| | |
|------------------|--------|
| Minimum | 74.00 |
| Maximum | 335.00 |
| Weighted Average | 189.42 |

| Original Term | Accounts | | Principal | |
|---------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| 120-131 | 2 | 0% | 2,815,336.65 | 0% |
| 132-143 | 2 | 0% | 2,126,357.26 | 0% |
| 156-167 | 4 | 0% | 4,523,581.51 | 0% |
| 168-179 | 5 | 0% | 4,508,300.28 | 0% |
| 180-191 | 12 | 1% | 11,590,941.54 | 1% |
| 192-203 | 11 | 1% | 13,135,250.36 | 1% |
| 204-215 | 13 | 1% | 17,410,259.77 | 1% |
| 216-227 | 14 | 1% | 18,701,972.45 | 1% |
| 228-240 | 1,384 | 95% | 1,808,879,809.11 | 95% |
| >240 | 17 | 1% | 27,289,093.31 | 1% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| | |
|------------------|--------|
| Minimum | 120.00 |
| Maximum | 386.00 |
| Weighted Average | 238.07 |

| Application PD | Accounts | | Principal | |
|----------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| 0% - 0.9% | 688 | 47% | 915,350,081.23 | 48% |
| 0.9% - 1.8% | 618 | 42% | 806,475,860.48 | 42% |
| 1.8% - 2.7% | 106 | 7% | 124,515,989.24 | 7% |
| 2.7% - 3.6% | 32 | 2% | 39,966,317.58 | 2% |
| 3.6% - 4.5% | 11 | 1% | 13,963,885.92 | 1% |
| 4.5% - 5.4% | 4 | 0% | 4,650,230.10 | 0% |
| 5.4% - 6.3% | 3 | 0% | 4,350,877.40 | 0% |
| 6.3% - 7.2% | 2 | 0% | 1,707,660.30 | 0% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| | |
|------------------|-------|
| Minimum | 0.23% |
| Maximum | 6.61% |
| Weighted Average | 1.09% |

| Arrears Stage | Accounts | | Principal | |
|---------------------------|--------------|-------------|----------------------|-------------|
| | Number | Percent | Balance | Percent |
| Current | 1,447 | 99% | 1,889,619,016 | 99% |
| 1 Missed Payment | 10 | 1% | 14,692,094 | 1% |
| 2 Missed Payments | 1 | 0% | 907,550 | 0% |
| 3 Missed Payments or more | 3 | 0% | 3,189,376 | 0% |
| Restructre | 3 | 0% | 2,572,866 | 0% |
| Total | 1,464 | 100% | 1,910,980,902 | 100% |

| Interest Rate Type | Accounts | | Principal | |
|--------------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| Variable | 1,464 | 100% | 1,910,980,902.25 | 100% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| Interest Rate Name | Accounts | | Principal | |
|--------------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| PRIME | 1,464 | 100% | 1,910,980,902.25 | 100% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| Staff Indicator | Accounts | | Principal | |
|-----------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| 0 | 1,463 | 100% | 1,909,451,759.14 | 100% |
| 1 | 1 | 0% | 1,529,143.11 | 0% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| Customer Segment | Accounts | | Principal | |
|---------------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| Consumer | 556 | 38% | 641,324,974.71 | 34% |
| RMB Private Bank | 21 | 1% | 33,670,559.37 | 2% |
| FNB Private Wealth | 206 | 14% | 348,015,754.54 | 18% |
| FNB Private Clients | 681 | 47% | 887,969,613.62 | 46% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| Property Type | Accounts | | Principal | |
|--------------------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| Development (Full Title) | 1 | 0% | 887,856.82 | 0% |
| Development (Sectional) | 24 | 2% | 32,364,182.30 | 2% |
| Residence | 966 | 66% | 1,338,501,364.20 | 70% |
| Sectional Title | 473 | 32% | 539,227,498.93 | 28% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| Property Geographical Location (Province) | Accounts | | Principal | |
|---|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| EASTERN CAPE | 63 | 4% | 75,431,488.08 | 4% |
| FREE STATE | 26 | 2% | 29,448,268.57 | 2% |
| GAUTENG | 748 | 51% | 987,432,149.75 | 52% |
| KWAZULU NATAL | 148 | 10% | 191,414,063.55 | 10% |
| LIMPOPO | 16 | 1% | 19,267,501.03 | 1% |
| MPUMALANGA | 72 | 5% | 76,867,370.23 | 4% |
| NORTH WEST | 42 | 3% | 48,225,631.31 | 3% |
| NORTHERN CAPE | 13 | 1% | 14,557,887.90 | 1% |
| WESTERN CAPE | 336 | 23% | 468,336,541.83 | 25% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| Payment Method | Accounts | | Principal | |
|-------------------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| Debit Order FNB account | 1,344 | 92% | 1,768,892,098.91 | 93% |
| Debit Order other bank | 120 | 8% | 142,088,803.34 | 7% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| | Accounts | | Principal | |
|--------------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| Owner Occupied | | | | |
| NOT OWNER OCCUPIED | 127 | 9% | 140,278,259.90 | 7% |
| OWNER OCCUPIED | 1,337 | 91% | 1,770,702,642.34 | 93% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| Employment Type | Accounts | | Principal | |
|-----------------|--------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| SALARIED | 1,335 | 91% | 1,712,580,645.37 | 90% |
| SELF_EMPLOYED | 129 | 9% | 198,400,256.88 | 10% |
| Total | 1,464 | 100% | 1,910,980,902.25 | 100% |

| Bond Registration Year | Accounts | | Principal | |
|------------------------|-----------------|-------------|-------------------------|-------------|
| | Number | Percent | Balance | Percent |
| 2019 | 253.00 | 17% | 337,465,976.61 | 18% |
| 2020 | 1,142.00 | 78% | 1,477,738,374.83 | 77% |
| 2021 | 58.00 | 4% | 78,414,553.98 | 4% |
| 2022 | 6.00 | 0% | 8,236,928.74 | 0% |
| >2022-12-31 | 5.00 | 0% | 9,125,068.08 | 0% |
| Total | 1,464.00 | 100% | 1,910,980,902.25 | 100% |