



**(a) Deal Summary and Reporting Entity Contacts**

Deal Name	iKhaya RMBS 2 Limited
Issue Date	25 June 2007
Report Date	22 June 2009
Interest Period	23 March 2009 - 22 June 2009
Current Payment Date	22 June 2009
Next Payment Date	22 September 2009

<b>Reporting Entity</b>	Rand Merchant Bank
Contact person	George Wicks
Address	1 Merchant Place Cnr Fredman and Rivonia Street Sandton, Johannesburg South Africa, 8000
Phone	0027 11 282 4344
Fax	0027 11 282 4695
Email	george.wicks@rmb.co.za
Web Address	www.rmb.co.za
<b>Issuer</b>	iKhaya RMBS 2 Limited
Contact person	George Wicks
Address	1 Merchant Place Cnr Fredman and Rivonia Street Sandton, Johannesburg South Africa, 8000
Phone	0027 11 282 4344
Fax	0027 11 282 4695
Email	george.wicks@rmb.co.za

<b>Servicer</b>	FNB Homeloans
Contact person	Jacques Dryzell
Address	1st Floor, Colosseum Building 41 Kruis Street Johannesburg 2000
Phone	011-353 2946
Fax	
Email	jacques.dryzell@fnb.co.za
<b>Trustee</b>	Security SPV Owner Trust
Contact person	Willem Jordaan Du Plesses
Address	155, 5th Street Sandton Johannesburg South Africa, 2196
Phone	011 535 8000
Fax	
Email	

**(b) Note Information (Cumulative) <sup>1 2</sup>**

Tranche Name / Issue Name	Identifier	Legal maturity Date	Original Tranche Balance	Cumulative Principal Distribution	Cumulative Realised Losses Allocated (synthetic)	Cumulative Recoveries (synthetic)	Tranche Balance End of Period	Beginning Balance of Principal Ledger	Cumulative paid to Principal Deficiency Ledger	Cumulative Losses allocated to Principal Deficiency Ledger	Ending Balance of Principal Deficiency Ledger	Index Rate Identifier
Senior Default Swap (if any)	N/a											
Class A Floating Rate Notes	Various	25 March 2012	2,520,000,000.00	775,000,000	0	0	1,745,000,000	0	0	0	0	JIBAR 3M
Class B	ZAG000040650	25 March 2012	151,000,000.00	0	0	0	151,000,000	0	0	0	0	JIBAR 3M
Class C	ZAG000040668	25 March 2012	128,000,000.00	0	0	0	128,000,000	0	0	0	0	JIBAR 3M
Class D	ZAG000040676	25 March 2012	85,000,000.00	0	0	0	85,000,000	0	0	0	0	JIBAR 3M
Junior Default Swap / First Loss (if any)		25 March 2012	107,000,000.00	0	0	0	107,000,000	0	0	0	0	JIBAR 3M
Junior Default Swap / Second Loss (if any)		25 March 2012	9,000,000.00	0	0	0	9,000,000	0	0	0	0	JIBAR 3M

**(b) Note Information (Current)**

Tranche Name / Issue Name	Identifier	Legal maturity Date	Tranche Balance beginning of period	Principal Distribution	Realised Losses Allocated (synthetic)	Recoveries (synthetic)	Tranche Balance End of Period	Beginning Balance of Principal Ledger	Total paid to Principal Deficiency Ledger	Losses Allocated to Principal Deficiency Ledger	Ending Balance of Principal Deficiency Ledger	Index Rate Identifier
Senior Default Swap (if any)	N/a											
IKH2A1	ZAG000040627	25 March 2012	-	0	0	0	0	0	0	0	0	JIBAR 3M
IKH2A2	ZAG000040635	25 March 2012	1,645,000,000.00	0	0	0	1,645,000,000	0	0	0	0	JIBAR 3M
IKH2A3	ZAG000040643	25 March 2012	100,000,000.00	0	0	0	100,000,000	0	0	0	0	JIBAR 3M
IKH2B	ZAG000040650	25 March 2012	151,000,000.00	0	0	0	151,000,000	0	0	0	0	JIBAR 3M
IKH2C	ZAG000040668	25 March 2012	128,000,000.00	0	0	0	128,000,000	0	0	0	0	JIBAR 3M
IKH2D	ZAG000040676	25 March 2012	85,000,000.00	0	0	0	85,000,000	0	0	0	0	JIBAR 3M
Junior Default Swap / First Loss (if any)		25 March 2012	107,000,000.00	0	0	0	107,000,000	0	0	0	0	JIBAR 3M
Junior Default Swap / Second Loss (if any)		25 March 2012	9,000,000.00	0	0	0	9,000,000	0	0	0	0	JIBAR 3M

## 1. (c) Allocation of funds



### Allocation of Interest / Revenue Receipt

<b>Available Funds</b>	<b>164,767,494</b>
Tax Provisional	-
Trustee costs	
Third party costs (Agent costs, Paying Agent fees)	
Servicer fee	608,165
Swap payment	(3,147,762)
Liquidity facility provider	
Redraw facility Provider	93,792
Build Arrears reserve	
Interest on Notes:	
IKH2A1	-
IKH2A2	48,784,165
IKH2A3	
IKH2B	4,489,354
IKH2C	3,917,238
IKH2D	2,876,784
Build Arrears reserve	3,743,823
Build liquidity reserve	(3,528,251)
Capital on notes and subloan	-
Interest on subloan	
<b>Total Allocation R</b>	<b>106,930,184</b>

## 1. (d) Others

N/A

## 2. Performance

### (a) Mortgage Portfolio Information (if more than one portfolio, please

Original Collateral Cut-Off Date	24 September 2007
Collateral Cut-Off Date	22 June 2009
Portfolio Reporting Period	23 March 2009 - 22 June 2009

Portfolio Characteristics	Current Period (Date)	Issue Date
Mortgage Loans Outstanding as at closing	R 2,081,402,497	R 3,000,086,486
Mortgage Loans Outstanding Previous Period	R 2,133,912,781	-
Principal Prepayments (if any)	-	-
Scheduled Repayments (if any)	R -133,420,344	-
Principal Amount of Loans Repurchased (Non Eligible Loans if any)	-	-
Principal Amount of Loans Substituted (if any)	-	-
Further Advances (if any)	83,161,928	-
Principal Losses (if any)	-2,251,868	-
Mortgage Loans Outstanding as of Current Period	R 2,081,402,497	R 3,000,086,486
Number of Loans Outstanding as at closing	3,795	5,166
Number of Loans Prepaid/(Repaid in full)	0	0
Number of Loans Repurchased (Non Eligible Loans if any)*	0	0
Number of Loans Substituted (if any)**	0	0
Number of Loans as of Current Period	3,795	5,166

Annualised Constant Payment Rate (CPR%)	6.41%	0.0%
Period Constant Payment Rate (CPR%)	1.60%	0.0%
Weighted Average Original LTV (%)	71.17%	82.0%
Weighted Average Current Seasoning at closing (in months)	38.52	187.01
Weighted Average Current Seasoning (in months)	38.52	187.01
Weighted Average Remaining Term to Maturity at closing (in years)	17.18	19.13
Weighted Average Current Remaining Term to Maturity (in years)	17.18	19.13
Weighted Average Interest Rate (%)	9.50	11.06
Weighted Average Margin (%)	-	-

* Removals (eg. Breach of Eligibility Criteria)	Current Period (Date)
Number of Loans	-
Amount of Loans	-
LTV (%)	0.0%

** Substitution / Replenishment	Current Period (Date)
Number of Loans	-
Amount of Loans	-
LTV (%)	0.0%

Additional Portfolio Characteristics (if UK Mastertrust)	Current Period (Date)	Issue Date
Funding Share Amount	-	-
Funding Share (%)	0.0%	0.0%
Seller Share Amount	-	-
Seller Share (%)	0.0%	0.0%
Minimum Seller Share Amount	-	-
Minimum Seller Share (% of total)	0.0%	0.0%

Additional Portfolio Characteristics (if NHG Guarantee)	Current Period (Date)	Issue Date
Number of Claims made	-	-
Amount Claimed	-	-
Amount Received	-	-

Arrears Profile	Current Period (Date)				Issue Date
	Number of Loans	% By Number	Amount	% of amount	Amount
<b>Arrears Buckets</b>					
Performing Balance	3432	90%	1,806,806,865	87%	3,000,086,486
>0 - <=1 months in arrears	86	2%	63,234,741	3%	0
>1 - <=2 months in arrears	36	1%	21,103,217	1%	0
>2 - <=3 months in arrears	32	1%	20,380,457	1%	0
>3 - <=4 months in arrears	14	0%	9,892,415	0.48%	0
>4 - <=5 months in arrears	15	0%	11,121,255	0.53%	0
>5 - <=6 months in arrears	16	0%	9,433,550	0.45%	0
>6 - <=12 months in arrears	24	1%	15,567,455	0.75%	0
12+ months in arrears	140	1%	123,862,544	1.26%	0
Litigations		1%		0.99%	0
Repossessions		0%		0.61%	0
<b>Total Outstanding Principal Balance</b>	<b>3,795</b>	<b>98%</b>	<b>2,081,402,497</b>	<b>97%</b>	<b>3,000,086,486</b>
				5.66%	
Interest Arrears capitalised	0	0.0%	0	0.0%	0
Credit Events	0	0.0%	0	0.0%	0

List of Properties currently in possession	Loan Identifier	Principal balance at Sale/ Realisation	Interest balance at Sale/ Realisation	Loan Origination Date	Original Value of Property
		0	0		0
		0	0		0
Sub-Total Outstanding Balance		0	0		0

List of Properties in possession - sold	Loan Identifier	Principal balance at Sale/ Realisation	Interest balance at Sale/ Realisation	Loan Origination Date	Original Value of Property
		0	0		0
		0	0		0
Sub-Total Outstanding Balance		0	0		0
<b>Total balance / average time of repossessions (current/sold) as listed above</b>		0	0		0

NHG Claims - List of Properties claimed on	Loan Identifier	Loan Origination Date	Reason for Default	Defaulted Amount	Recoveries (on sale or from borrower)
				0	0
				0	0
<b>Total Balance</b>				0	0

Triggers	Circumstance	Breached?	Actual Level
Trigger Event	There is a default or breach by the Servicer into the Servicing Agreement; or	No	No Default
	the credit rating of the Servicer falls below the Required Credit Rating	No	Baa1
Stop Purchase Event	the occurrence of any of the following events –		
	- the Target Maturity Date of the Class D Notes being reached; or	No	No Default
	- all of the Class A Notes being redeemed; or	No	No Default
	- the Issuer amending or varying the Eligibility Criteria unless the Issuer has provided the Rating Agency with written notice of such amendment or variation, has not been notified in writing that the proposed amendment or variation may cause the Rating Agency to downgrade or withdraw its then current Rating of the Notes; or	No	No Default
	- the Arrears Reserve Account not being funded at the Arrears Reserve Required Amount on two consecutive Payment Dates; or	Yes	No Default
	- the removal of FirstRand as the Servicer; or	No	No Default
	- the Principal Deficiency calculated on the Determination Date immediately preceding the date on which Additional Receivables are purchased exceeds zero; or	No	No Default
	- an Enforcement Notice has been given by Secureco which remains in	No	No Default
Arrear Reserve Trigger Event	As at Determination date, the aggregate Principal Balances of all defaulted receivables exceeding 0.8% of the aggregate Principal balances of all receivables measured as at the issue date, provided that a Arrear Reserve trigger event shall cease when the aggregate Principle balances of all defaulted receivables is equal to or less than 0.6% of aggregate principle balances of all receivables measured as at issue date	Yes	6.34%
Principal Lock out Event	the occurrence or existence of any of the following events:-	No	
	-the aggregate outstanding principal amount of class B notes, the class C notes, class D notes and the capital balance outstanding on the Subordinated Loan expressed as a percentage of the aggregate outstanding principal amount of all the notes then in issue plus the capital outstanding on the subordinated Loan less than two times that percentage measured at issue date , or (32%)	No	22%
	-the aggregate outstanding balance of the defaulted receivables expressed as a percentage of the aggregate receivables pool being more than 4.65% of the aggregate outstanding balance of the receivables pool as at issue date, or	Yes	6.34%
	-a principal deficiency existing, or	No	No Default
	-the rating agency having notified the issuer in writing that the then current rating of the notes will be downgraded or withdrawn if any of principal is paid on notes	No	No Default
Redraw Reserve Trigger Event	- as at any determination date preceding a interest payment date, the aggregate potential redraw amount into all receivables held by issuer as at determination date exceeding 90% of aggregate available amount under all Redraw Facility Agreement into redraws and all amounts standing to the credit of the Redraw Reserve, provided that a redraw reserve trigger event shall cease when the aggregate potential redraw amount into all receivables equal to or less than 90% of the aggregate available amount under	No	No Default
Portfolio Covenants	the conditions which must be fulfilled prior to the Issuer acquiring any Additional Receivable	No	No Default

(c) Mortgage Portfolio Breakdown



Regional Distribution	Current Period (Date)				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Eastern Cape	216	5.7%	118,862,443	5.7%	308	6%	178,959,702	6%
Free State	133	3.5%	58,125,138	2.8%	191	4%	84,991,539	3%
Gauteng	1683	44.3%	960,947,012	46.2%	2,332	45%	1,398,160,099	47%
Kwazulu-Natal	572	15.1%	315,501,839	15.2%	765	15%	455,558,116	15%
Limpopo	96	2.5%	47,060,913	2.3%	125	2%	67,001,544	2%
Northern Cape	34	0.9%	17,005,028	0.8%	51	1%	27,434,006	1%
North West	144	3.8%	71,325,169	3.4%	182	4%	94,650,364	3%
Mpumalanga	155	4.1%	74,475,168	3.6%	206	4%	101,136,684	3%
Western Cape	762	20.1%	418,099,787	20.1%	1,006	19%	592,194,432	20%
Unknown	0	0.0%	-	0.0%	-	0%	-	-
<b>Total</b>	<b>3795</b>	<b>100.0%</b>	<b>2,081,402,497</b>	<b>100.0%</b>	<b>5166</b>	<b>100.0%</b>	<b>3,000,086,486</b>	<b>100.0%</b>

Property Type (Residential)	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Flats	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single Family House	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Two Family House	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multifamily House	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Mixed	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Others (define)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Property Type (Commercial)	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Shop	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Industrial shop	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Office	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Agriculture	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Others (define)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Repayment Type	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Debit Order with FNB	2255	59.4%	1,248,153,898	60.0%	3,146	61%	1,882,134,071	63%
Debit Order with Another Bank	1168	30.8%	630,122,169	30.3%	1,824	35%	1,040,405,541	35%
Salary Deductions	372	9.8%	203,126,429	9.8%	196	4%	77,546,874	3%
<b>Total</b>	<b>3795</b>	<b>100.0%</b>	<b>2,081,402,497</b>	<b>100.0%</b>	<b>5166</b>	<b>100.0%</b>	<b>3,000,086,486</b>	<b>100.0%</b>

Loan Purpose	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Purchase	3795	100%	2,081,402,497	100%	5166	100.0%	3,000,086,486	100.0%
Re-mortgage	0	0.0%	-	0.0%	0	0.0%	-	0.0%
Construction	0	0.0%	-	0.0%	0	0.0%	-	0.0%
Others (define)	0	0.0%	-	0.0%	0	0.0%	-	0.0%
<b>Total</b>	<b>3795</b>	<b>100.0%</b>	<b>2,081,402,497</b>	<b>100.0%</b>	<b>5166</b>	<b>100.0%</b>	<b>3,000,086,486</b>	<b>100.0%</b>

Occupancy Status	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Holiday Home	30	0.8%	18,564,707	0.9%	1,169	23%	675,250,480	23%
Primary Residence	3765	99.2%	2,062,837,790	99.1%	3,997	77%	2,324,836,006	77%
<b>Total</b>	<b>3795</b>	<b>100.0%</b>	<b>2,081,402,497</b>	<b>100.0%</b>	<b>5166</b>	<b>100.0%</b>	<b>3,000,086,486</b>	<b>100.0%</b>

LTV Ratio	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
0 - 10	225	5.9%	5,614,353	0.3%	1	0%	198,957	0%
11 - 20	99	2.6%	19,269,614	0.9%	29	1%	8,519,451	0%
21 - 30	143	3.8%	44,497,523	2.1%	81	2%	24,407,903	1%
31 - 40	173	4.6%	60,030,184	2.9%	170	3%	56,170,215	2%
41 - 50	245	6.5%	110,360,900	5.3%	280	5%	120,838,326	4%
51 - 60	286	7.5%	143,213,090	6.9%	352	7%	158,836,499	5%
61 - 70	305	8.0%	175,162,237	8.4%	449	9%	245,648,175	8%
71 - 80	408	10.8%	241,746,657	11.6%	560	11%	312,253,197	10%
81 - 90	511	13.5%	316,091,637	15.2%	749	14%	435,563,567	15%
91 - 95	292	7.7%	199,376,039	9.6%	285	6%	190,908,347	6%
96 - 100	909	24.0%	601,854,677	28.9%	2,210	43%	1,446,741,848	48%
100 - 110	142	3.7%	103,548,993	5.0%	-	0%	-	0%
>110	57	1.5%	60,636,594	2.9%	-	0%	-	0%
<b>Total</b>	<b>3795</b>	<b>100.0%</b>	<b>2,081,402,497</b>	<b>100.0%</b>	<b>5166</b>	<b>100.0%</b>	<b>3,000,086,486</b>	<b>100.0%</b>

Seasoning in Months	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
<=6 months	0	0.0%	-	0.0%	2243	43%	1322398111	44%
6-12 months	0	0.0%	-	0.0%	2,791	54%	1,607,097,052	54%
13-18 months	0	0.0%	-	0.0%	122	2%	58,474,170	2%
19-24 months	0	0.0%	-	0.0%	7	0%	10,309,874	0%
25 - 36 months	3154	83.1%	1,691,197,263	81.3%	1	0%	593,589	0%
37 - 48 months	602	15.9%	320,663,113	15.4%	-	0%	-	0%
49 - 60 months	20	0.5%	36,210,153	1.7%	-	0%	-	0%
>60 months	19	0.5%	33,331,968	1.6%	2	0%	1,213,690	0%
<b>Total</b>	<b>3795</b>	<b>100%</b>	<b>2,081,402,497</b>	<b>100%</b>	<b>5166</b>	<b>100.0%</b>	<b>3,000,086,486</b>	<b>100.0%</b>

Borrower Status	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Employed	2541	67.0%	1,272,589,824	61.1%	3,541	69%	1,872,664,984	62%
Self Employed	1195	31.5%	772,920,420	37.1%	1,625	31%	1,127,421,502	38%
Unemployed	17	0.4%	11,868,166	0.6%				
Unknown	42	1.1%	24,024,087	1.2%				
<b>Total</b>	<b>3795</b>	<b>100%</b>	<b>2,081,402,497</b>	<b>100%</b>	<b>5,166</b>	<b>100.0%</b>	<b>3,000,086,486</b>	<b>100.0%</b>

Mortgage Size	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
<=500000	2184	58%	665,375,612	32%	2858	55%	984,932,724	33%
500001 - 800000	955	25%	606,852,058	29%	1397	27%	884,588,107	29%
800001 - 1100000	346	9%	319,205,509	15%	481	9%	443,650,934	15%
1100001 - 1500000	176	5%	224,541,480	11%	237	5%	303,293,073	10%
1500001 - 1800000	64	2%	104,233,863	5%	99	2%	163,462,575	5%
1800001 - 2100000	28	1%	54,356,145	3%	32	1%	62,218,808	2%
2100001 - 2500000	27	1%	59,351,822	3%	40	1%	93,293,607	3%
>2500000	15	0%	47,486,009	2%	22	0%	64,646,657	2%
<b>Total</b>	<b>3795</b>	<b>100.0%</b>	<b>2,081,402,497</b>	<b>100.0%</b>	<b>5166</b>	<b>100.0%</b>	<b>3,000,086,486</b>	<b>100.0%</b>

Mortgage Payment Frequency	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Monthly	3795	100%	2,081,402,497	100%	5166	100.0%	3,000,086,486	100.0%
Quarterly	0	0.0%	-	0.0%	0	0.0%	-	0.0%
Semi-annually	0	0.0%	-	0.0%	0	0.0%	-	0.0%
Annually	0	0.0%	-	0.0%	0	0.0%	-	0.0%
<b>Total</b>	<b>3795</b>	<b>100.0%</b>	<b>2,081,402,497</b>	<b>100.0%</b>	<b>5166</b>	<b>100.0%</b>	<b>3,000,086,486</b>	<b>100.0%</b>

Interest Payment Type	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Fixed	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Variable	3795	100%	2,081,402,497	100%	5,166	100%	3,000,086,486	100%
Mixed	0	0.0%	-	0.0%	0	0.0%	-	0.0%
Others (define)	0	0.0%	-	0.0%	0	0.0%	-	0.0%
<b>Total</b>	<b>3795</b>	<b>100.0%</b>	<b>2,081,402,497</b>	<b>100.0%</b>	<b>5166</b>	<b>100.0%</b>	<b>3,000,086,486</b>	<b>100.0%</b>

Distribution by Lien	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
First Lien	3795	100.0%	2,081,402,497	100.0%	5,166	100%	3,000,086,486	100%
Second Lien	0	0.0%	0	0.0%	0	0.0%	-	0.0%
<b>Total</b>	<b>3795</b>	<b>100.0%</b>	<b>2,081,402,497</b>	<b>100.0%</b>	<b>5166</b>	<b>100.0%</b>	<b>3,000,086,486</b>	<b>100.0%</b>

Debt-to-Income Ratio % or Income Multiple	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
0 - 5	Note 1	Note 1	Note 1	Note 1	161	3%	67,403,580.34	2%
6 - 10	Note 1	Note 1	Note 1	Note 1	683	13%	315,913,836.47	11%
11 - 15	Note 1	Note 1	Note 1	Note 1	946	18%	509,984,277.39	17%
16 - 20	Note 1	Note 1	Note 1	Note 1	1,091	21%	631,486,885.61	21%
20 - 25	Note 1	Note 1	Note 1	Note 1	1,436	28%	920,332,678.85	31%
26 - 30	Note 1	Note 1	Note 1	Note 1	849	16%	554,965,227.50	18%
>30	Note 1	Note 1	Note 1	Note 1	-	0%	-	0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>5166</b>	<b>100.0%</b>	<b>3,000,086,486</b>	<b>100.0%</b>

Borrower Profile	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
CCJs	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Self-Certification	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Previous Bankruptcy Order or IVA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Second Home	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Others (define)	0	0.0%	0	0.0%	0	0.0%	0	0.0%

NOTE1: The information is only obtained at inception.

### 3 . Counterparty Details



#### (a) Issuer Collateral Providers (Cash/ Synthetic Reserve Fund, Liquidity Facility, MIG provider, etc - please duplicate as appropriate)

Type of Facility	<b>Liquidity Reserve</b>
Name of Provider	iKhaya RMBS 2 Limited
Facility Amount	58,437,500
Amount Outstanding at beginning of period	60,500,000
Amount Undrawn at Beginning of Period	60,500,000
Drawings	(3,528,251)
Repayment of Drawings	-
Interest Accrued	1,465,751
Amount Outstanding at end of period	58,437,500
Amount Undrawn at End of Period	-
Current Ratings of Counterparty	F1+
Rating Trigger	F1+

Type of Facility	<b>Liquidity Facility</b>
Name of Provider	ABSA Bank Limitd
Facility Amount	57,997,500
Amount Outstanding at beginning of period	-
Amount Undrawn at Beginning of Period	-
Drawings	57,997,500
Repayment of Drawings	-
Interest Accrued	-
Amount Outstanding at end of period	-
Amount Undrawn at End of Period	57,997,500
Current Ratings of Counterparty	F1+
Rating Trigger	F1+

Type of Facility	<b>Arrears Reserve</b>
Name of Provider	iKhaya RMBS 2 Limited
Required arrears amount	58,776,603
Amount Outstanding at beginning of period	-
Amount Undrawn at Beginning of Period	28,205,035
Drawings	3,743,823
Repayment of Drawings	-
Interest Accrued	1,236,395
Amount Outstanding at end of period	25,591,350
Amount Undrawn at End of Period	33,185,253
Current Ratings of Counterparty	F1+
Rating Trigger	F1+

Type of Facility	<b>Redraw Facility</b>
Name of Provider	ABSA Bank Limitd
Facility Amount	316,350,000
Amount Outstanding at beginning of period	-
Amount Undrawn at Beginning of Period	-
Drawings	-
Repayment of Drawings	-
Interest Accrued	-
Amount Outstanding at end of period	316,350,000
Amount Undrawn at End of Period	-
Current Ratings of Counterparty	F1+
Rating Trigger	F1+

#### (b) Swap/Cap Details (please duplicate as appropriate)

Type of Product	<b>Swap</b>
Name of Provider	Rand Merchant Bank
Notional Amount	3,000,000,000
Swap Rate	3M Jibar%
Net Payment / Receipt	(3,147,762)
Swap Margin Rate	-0.10%

Type of Product	<b>Swap</b>
Name of Provider	Rand Merchant Bank
Notional Amount	3,000,000,000
Swap Rate	Repo Rate
Net Payment / Receipt	(3,147,762)
Swap Margin Rate	-0.10%