

**Deal Name: BLUE GRANITE INVESTMENTS NO. 2 (PROPRIETARY) LIMITED**

**Notes:**

**Based on info as at each Determination Date ("DD") falling on:**

**Interest Period:** From (including) 7 December 2009  
 To (excluding) 21 September 2009  
 21 December 2009

**AMOUNTS ARE IN RANDS**

	<b>Class A1</b>	<b>Class A2</b>	<b>Class A3</b>
ISIN Code	ZAG000031246	ZAG000031253	ZAG000031261
Coupon Rate	0.29% above 3-month JIBAR	0.31% above 3-month JIBAR	8.42%
Type of Notes	Variable	Variable	Fixed
Original Balance	553,000,000.00	1,348,000,000.00	662,000,000.00
Balance before Payment	335,125,915.00	1,348,000,000.00	662,000,000.00
Bond Factor before Payment	100.00%	100.00%	100.00%
Interest Payment	6,087,594.38	24,553,764.60	27,870,200.00
Principal Redemption	65,492,117.00	0.00	0.00
Balance after Payment	269,633,798.00	1,348,000,000.00	662,000,000.00
Step-up call date	21 June 2010	21 June 2011	21 June 2011
Bond Factor after Payment	48.76%	100.00%	100.00%

	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>
ISIN Code	ZAG000031279	ZAG000031287	ZAG000031311
Coupon Rate	0.40% above 3-month JIBAR	0.80% above 3-month JIBAR	2.00% above 3-month JIBAR
Type of Notes	Variable	Variable	Variable
Original Balance	160,000,000.00	101,500,000.00	67,500,000.00
Balance before Payment	160,000,000.00	101,500,000.00	67,500,000.00
Bond Factor before Payment	100.00%	100.00%	100.00%
Interest Payment	2,950,294.79	1,972,815.18	1,513,915.89
Principal Redemption	0.00	0.00	0.00
Balance after Payment	160,000,000.00	101,500,000.00	67,500,000.00
Step-up call date	21 June 2011	21 June 2011	21 June 2011
Bond Factor after Payment	100.00%	100.00%	100.00%

	<b>Class E</b>	<b>Class F</b>
ISIN Code	ZAG000031295	ZAG000031303
Coupon Rate	5.00% above 3-month JIBAR	8.50% above 3-month JIBAR
Type of Notes	Variable	Variable
Original Balance	63,000,000.00	10,500,000.00
Balance before Payment	63,000,000.00	10,500,000.00
Bond Factor before Payment	100.00%	100.00%
Interest Payment	1,884,193.64	405,655.56
Principal Redemption	0.00	0.00
Balance after Payment	63,000,000.00	10,500,000.00
Step-up call date	21 June 2011	21 June 2011
Bond Factor after Payment	100.00%	100.00%

**Accruals and Provisions**

Opening balance of accruals/ provisions (closing balance previous reporting period)	238,510.58
Release of accruals/provisions during the current reporting period	(49,358.71)
Correction of accruals	
Amounts paid but not accrued for in the previous reporting period	
Expense over / (under) accrual in prior quarter	189,151.87
Accruals and Provision for the following reporting period	1,305,461.75

**The Loan Portfolio****Number of Loans (Borrowers)**

Beginning of the reporting period	5,609
Loans transferred in	118
Loans transferred out	(120)
Other movement	-
End of reporting period	5,607

**Amounts**

Beginning of reporting period	2,661,883,322.00
Instalment Received	(69,905,276.00)
Prepayments	(66,220,972.00)
Balances transferred in	73,923,371.00
Balances transferred out	(92,804,506.00)
Access Bond Withdrawals <sup>(1)</sup>	35,247,811.00
Redraws (excluding Access Bond) and Futher Advances <sup>(1)</sup>	-
Fees	599,417.00
Other movements	702,095.00
Interest	60,460,589.00
Loans at the end of reporting period	2,603,885,852.00
Purchases reserve	-
Loan balance	2,603,885,852.00
Cash reserve	74,707,429.45
Arrears reserve	39,755,131.99
Redraw reserve	61,124,260.46
<b>Total</b>	<b>2,779,472,673.89</b>

<sup>(1)</sup> On 7 March 2009 an Arrears Reserve Trigger Event occurred and early amortisation of the Notes commenced. As a result, no further Additional Assets may be purchased by the SPV and no Further Loans may be provided to Borrowers within the SPV.

The arrears levels which resulted in the Arrears Reserve Trigger Event occurring also caused a Redraw Notification Trigger Event to occur on 7 March 2009. Upon the occurrence of a Redraw Notification Trigger Event no further Redraws may be provided to Borrowers within the SPV. The SPV has entered into a general amendment agreement in terms of which the Servicing Agreement and as a consequence of such amendment, the Transaction Supplement have been amended. The purpose of the amendment is to allow only Access Bond Redraws to be provided to Borrowers within the SPV in accordance with specified limitations and only in respect of a defined category of home loan accounts. The amendment has been implemented with effect from 8 March 2009.

Capitalised terms used above will bear the same meaning as terms defined in the Programme Memorandum as supplemented by the Transaction Supplement issued by the SPV.

<b>Principal Deficiency on DD</b>		7 December 2009
<b>Liabilities</b>		
10.1.1.	Principal Balance of Notes Outstanding	2,747,625,915.00
10.1.2.	<u>Less:</u> Amount allocated for redemption of Notes on immediately succeeding Interest Payment Date (IPD)	(65,492,117.00)
		<u>2,682,133,798.00</u>
<b>Assets</b>		
10.1.3.	Principal Balance of Home Loans	2,603,885,852.00
	<u>Less:</u> Non Performing Loans	(68,562,703.28)
10.1.4.	<u>Plus:</u> Amount allocated to advance Redraws, Further Advances & to fund the purchase of Additional Assets on the succeeding IPD.	0.00
10.1.5.	<u>Plus:</u> Redraws and Further Advances advanced since previous Collection Period up to the succeeding IPD.	0.00
	<u>Plus:</u> Cash reserve	74,707,429.45
	<u>Plus:</u> Redraw reserve	61,124,260.46
	<u>Plus:</u> Arrears reserve	39,755,131.99
	<u>Plus:</u> Purchase reserve	0.00
		<u>2,710,909,970.61</u>
	<i>never to be less than zero</i>	<b>Principal Deficiency</b>
		0

**Quarterly Cash Flows**

<b>1. Moneys Receipt during the period (+ swap)</b>	
Reserves	171,732,893.63
Amount Received from Cash Reserve	76,508,462.66
Amount Received from Purchases Reserve	0.00
Amount Received from Arrears Reserves	32,626,597.88
Amount Received from Redraw Reserve	62,597,833.09
Customer receipts	134,972,501.43
Instalments	69,905,276.00
Prepayments	66,220,972.00
Other movements	(1,153,746.57)
Delinquent Principal	0.00
<b>Amount received from customers</b>	<b>306,705,395.06</b>
Home loans substituted	92,804,506.00
Excluded Items	<b>0.00</b>
Past balances excluded each quarter but never reconciled	0.00
Expense over/(under) provision	188,956.48
Other income	0.00
Reinvestment revenue	4,321,714.64
Interest on Transaction Account	0.00
Interest on Cash reserve	1,410,765.74
Interest on Redraw reserve	1,154,262.88
Interest on Arrears reserve	601,613.01
Interest on Purchases reserve	0.00
Interest on Permitted investments	3,796.09
Interest on Collections Account	1,151,276.91
Interest on Swap	15,884,082.41
<b>Income</b>	<b>20,394,753.53</b>
<b>TOTAL</b>	<b>419,904,654.59</b>

<b>2. Moneys Allocation</b>	
<b>Expenses and interest</b>	68,964,340.18
Senior Expenses (Items 1-4)	1,725,906.14
Interest due and payable on the Class A1 Notes	6,087,594.38
Interest due and payable on the Class A2 Notes	24,553,764.60
Interest due and payable on the Class A3 Notes	27,870,200.00
Interest due and payable on the Class B Notes	2,950,294.79
Interest due and payable on the Class C Notes	1,972,815.18
Interest due and payable on the Class D Notes	1,513,915.89
Interest due and payable on the Class E Notes	1,884,193.64
Interest due and payable on the Class F Notes	405,655.56
Derivatives: Settlement and Termination Amount	690,193.53
<b>Allocation to reserves, home loan advances and home loan purchases</b>	284,758,003.89
Fund Arrears Reserves	39,755,131.99
Credit Cash Reserve up to Cash Reserve Required Amount	74,707,429.45
Credit Redraw Reserve up to Redraw Reserve Required Amount	61,124,260.46
Access Bond Withdrawals <sup>(1)</sup>	35,247,811.00
Redraws (excluding Access Bond) and Futher Advances <sup>(1)</sup>	0.00
Home loans purchased during substitution	73,923,371.00
Principal collections allocated to the Purchases Reserve	0.00
<b>Redemption of capital</b>	65,492,117.00
Class A1	65,492,117.00
Class A2	0.00
Class A3	0.00
Class B	0.00
Class C	0.00
Class D	0.00
Class E	0.00
Class F	0.00
<b>Other moneys allocated</b>	0.00
Subordinated expenses	0.00
<b>TOTAL</b>	<b>419,904,654.59</b>

**Additional Information**

<b>Subordinated Loan No.1</b>	
Balance at the beginning of reporting period	9,000,000.00
Bad debt write-off against Subordinated Loan in this quarter	0.00
Balance at the end of reporting period	9,000,000.00

<b>Subordinated Loans No. 2</b>	
Balance at the beginning of reporting period	25,500,000.00
Bad debt write-off against Subordinated Loan in this quarter	0.00
Balance at the end of reporting period	25,500,000.00

<b>Cash Reserve</b>	
Balance at the beginning of reporting period	76,508,462.66
Amount paid into the Cash Reserve during the period	0.00
Utilisation of the Cash Reserve during the period	(1,801,033.22)
Balance at the end of reporting period	74,707,429.45

<b>Purchases Reserve</b>	
Balance at the beginning of reporting period	0.00
Amount paid into the Purchases Reserve during the period	0.00
Utilisation of the Purchases Reserve during the period	0.00
Balance at the end of reporting period	0.00

<b>Arrears Reserves</b>	
Balance at the beginning of reporting period	32,626,597.88
Amount paid into the Arrears Reserves during the period	39,755,131.99
Utilisation of the Arrears Reserve during the period	(32,626,597.88)
Balance at the end of reporting period	39,755,131.99

<b>Redraw Reserve</b>	
Balance at the beginning of reporting period	62,597,833.09
Amount paid into the Redraw Reserve during the period	0.00
Utilisation of the Redraw Reserve during the period	(1,473,572.63)
Balance at the end of reporting period	61,124,260.46

**Portfolio covenants**

<b>Covenant</b>	<b>Covenant</b>	<b>Current Level</b>
The aggregate principal balance of the participating assets of self-employed borrowers will not exceed 25% of the aggregate principal balance of the portfolio of participating assets.	25.000%	18.507%
The aggregate principal balance of the participating assets where properties securing such participating assets are not owned occupied will not exceed 20% of the aggregate principal balance of the portfolio of participating assets.	20.000%	6.830%
The weighted average interest rate yield earned on the participating assets will not drop to a level lower than 0.2% below the level of the interest yield of the initial asset pool determined relative to the prevailing prime rate.	1.540%	1.326%
The weighted average LTV Ratio of the participating assets will not exceed the weighted average LTV Ratio of the initial asset pool as at the later date of the origination thereof and the date of the most recent valuation of the relevant participating ass	84.690%	75.647%
The weighted average ITI Ratio of the participating assets will not exceed the weighted average ITI Ratio of the initial asset pool as at the later date of the origination thereof and the date of the most recent proof of income by more than 1%.	20.460%	19.625%

Trigger Events

As at 7 December 2009	Test	Test Amount	Current Level on Rate	Breached?
Arrears Reserve Trigger Event (reference to Transaction Supplement: p 32 par 1.11)	Trigger is breached when 0.80% of the principal balances of Home Loans are > 3 months in arrears	0.80%	3.53%	Trigger breached
Arrears Reserve Required Amount (reference to Transaction Supplement: p 33 par 1.10)	The arrears reserve required amount shall be zero if the arrears reserve threshold is less than or equal to 0.80%.  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  The Arrears reserve required amount	0.80%  43,679,244.55	3.53%  39,755,131.99	Trigger breached Arrears reserve short funded
Cash Reserve Capture Trigger (reference to Transaction Supplement: p 33 par 1.15)	Trigger is breached if the credit Rating of the Servicer falls below the Required Credit Rating.	Fitch: National scale national currency credit rating of at least F1+(zaf) on a short-term scale and at least AA-(zaf) on a long-term scale. Other rating agency: The equivalent short-term or long-term rating.	F1+(zaf); AA (zaf)	Trigger not breached
Mortgage Perfection Trigger (reference to Transaction Supplement: p 35 par 1.47)	Trigger is breached if SBSA is notified by the Rating Agency of a downgrade in the Required Credit Rating of SBSA OR the occurrence of a Material Adverse Effect in relation to the Administrator and/or the Servicer as reasonably determined by the Issuer	Fitch: National scale national currency credit rating of at least F1+(zaf) on a short-term scale and at least AA-(zaf) on a long-term scale. Other rating agency: The equivalent short-term or long-term rating.	F1+(zaf); AA (zaf)	Trigger not breached
Notification Trigger Event (reference to Transaction Supplement: p 35 par 1.49)	Trigger is breached if SBSA is notified by the Rating Agency of a downgrade in the Required Credit Rating of SBSA OR SBSA suffers a Material Adverse Effect as reasonably determined by the Issuer or the Security SPV	Fitch: National scale national currency credit rating of at least BBB(zaf) on a long-term scale. Other rating agency: The equivalent long-term national scale rating.	AA (zaf)	Trigger not breached
Redraw Notification Trigger Event (reference to Transaction Supplement: p 37 par 1.63)	Trigger is breached when 1.20% of the principal balances of Home Loans are > 3 months in arrears AND/OR Trigger is breached when the balance of the Redraw Reserve < 1/3 of Redraw Reserve required amount	1.20%  < R21 560 984	3.53%  61,124,260.46	Trigger breached
Stop Purchase Event (reference to Transaction Supplement: p 40 par 1.76)	Enforcement of security in terms of the Security Agreements Removal of SBSA as Servicer The Notes have been redeemed in full Cash Reserve is not funded up to the Cash Reserve Required Amount Arrears Reserves are not funded at the Arrears Reserve Required Amount for 2 consecutive Payment Dates. Class A Notes are no longer outstanding. Arrears Reserve Trigger Event has occurred and is continuing.  The Issuer amending the Eligibility Criteria despite advice from the Rating Agencies that such action would cause a downgrade of the current Note Ratings. The end of the Revolving Period.  The Principal Deficiency on the DD preceding the date on which Additional Assets purchased does exceeds 0.	if occurred if occurred if occurred if occurred  if occurred if occurred if occurred  if occurred if occurred  if occurred	No No No No  Yes No Yes  No No  No	Stop purchase occurring; SPV in early amortisation

Reference	Test	Test Amount	Current Level on Rate	Breached?
Class B Principal Lock-out (Reference to Common Terms p 5 par 2.2.9)	(B+C+D+E+F) as % of (A+B+C+D+E+F)<2x Issue Principal deficiency? Cash Reserve funded up to the Cash Reserve Required Amount	27.15% less than 0 < R79 056 941	15.01% 0 74,707,429.00	In effect
Class C Principal Lock-out (Reference to Common Terms p 8 par 2.2.12)	(C+D+E+F) as % of (A+B+C+D+E+F)<2x Issue Principal deficiency? Cash Reserve funded up to the Cash Reserve Required Amount	16.35% less than 0 < R79 056 941	9.04% 0 74,707,429.00	In effect
Class D Principal Lock-out (Reference to Common Terms p 10 par 2.2.15)	(D+E+F) as % of (A+B+C+D+E+F)<2x Issue Principal deficiency? Cash Reserve funded up to the Cash Reserve Required Amount	9.51% less than 0 < R79 056 941	5.26% 0 74,707,429.00	In effect
Class E Principal Lock-out (Reference to Common Terms p 12 par 2.2.18)	(E+F) as % of (D+E+F)<2x Issue Principal deficiency? Cash Reserve funded up to the Cash Reserve Required Amount	4.96% less than 0 < R79 056 941	2.74% 0 74,707,429.00	In effect
Class F Principal Lock-out (Reference to Common Terms p 14) par 2.2.21)	(F) as % of (E+F)<2x Issue Principal deficiency? Cash Reserve funded up to the Cash Reserve Required Amount	0.71% less than 0 < R79 056 941	0.39% 0 74,707,429.00	In effect
Class B Interest Deferral Event (Reference to Common Terms p 5 par 2.2.8)	If Class A Notes outstanding and on IPD if Principal Deficiency > Sum (B+C+D+E+F) on such IPD	R402 500 000	-	No interest deferral
Class C Interest Deferral Event (Reference to Common Terms p 7 par 2.2.11)	If Class B Notes outstanding and on IPD if Principal Deficiency > Sum (C+D+E+F) on such IPD	R242 500 000	-	No interest deferral
Class D Interest Deferral Event (Reference to Common Terms p 10 par 2.2.14)	If Class C Notes outstanding and on IPD if Principal Deficiency > Sum (D+E+F) on such IPD	R141 000 000	-	No interest deferral
Class E Interest Deferral Event (Reference to Common Terms p 12 par 2.2.17)	If Class D Notes outstanding and on IPD if Principal Deficiency >Sum ( E+F) Notes on such IPD	R73 500 000	-	No interest deferral
Class F Interest Deferral Event (Reference to Common Terms p 14 par 2.2.20)	If Class E Notes outstanding and on IPD if Principal Deficiency >F Notes on such IPD	R10 500 000	-	No interest deferral

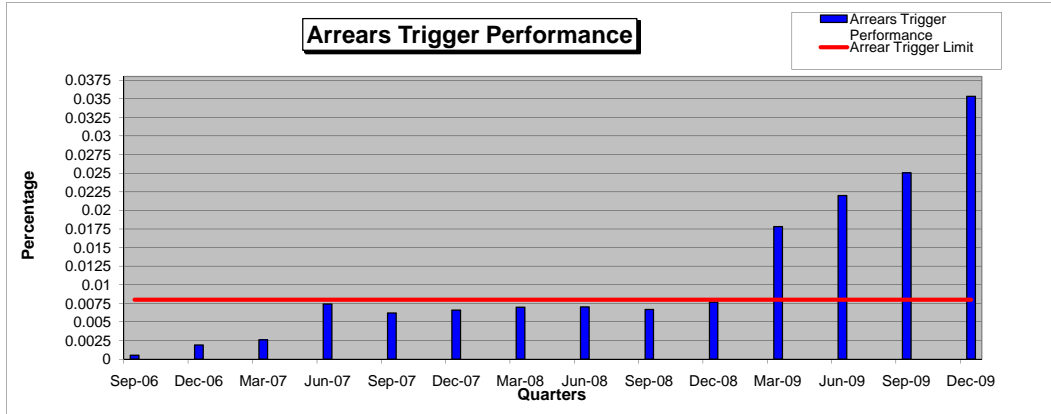
#### Arrears Breakdown

Arrears status	Number of Loans in Arrears	Number of Loans Outstanding <sup>(2)</sup> (%)	Principal Balance of Loans in Arrears	Percentage of principal outstanding <sup>(2)</sup> (%)
<= 1 instalment in Arrears	87	1.55%	39,391,838	1.51%
> 1 <= 2 instalments in Arrears	59	1.05%	34,945,858	1.34%
> 2 <= 3 instalments in Arrears	42	0.75%	19,674,072	0.76%
> 3 <= 4 instalments in Arrears	30	0.54%	15,923,774	0.61%
> 4 instalments in Arrears	87	1.55%	47,749,846	1.84%
SUB TOTAL	305	5.44%	157,685,389	6.06%
Legal	46	0.82%	36,975,537	1.42%
TOTAL	351	6.26%	194,660,926	7.48%

<sup>(2)</sup> Participating Loans at the end of the period

Arrears Trigger Event

	September 06	December 06	March 07	June 07	September 07
Trigger Arrears	0.05%	0.19%	0.26%	0.74%	0.62%
Arrear Trigger Limit	0.80%	0.80%	0.80%	0.80%	0.80%
	December 07	March 08	June 08	September 08	December 08
Trigger Arrears	0.66%	0.70%	0.70%	0.67%	0.76%
Arrear Trigger Limit	0.80%	0.80%	0.80%	0.80%	0.80%
	March 09	June 09	September 09	December 09	
Trigger Arrears	1.78%	2.20%	2.50%	3.53%	
Arrear Trigger Limit	0.80%	0.80%	0.80%	0.80%	



Default Statistics <sup>(3)</sup>

Number of Defaulted Loans during the period	Percentage of Defaulting Loans during the period (%)	Defaulted Instalment value during the period	Number of Defaulted Loans since closing	Percentage Defaulting Loans since closing (%)
147	2.62%	876,113	2,969	52.95%
Number of Recovered Loans during the period	Percentage of Recovered Loans during the period (%)	Recovered Instalment value during the period	Number of Recovered Loans since closing	Percentage Recovered Loans since closing (%)
128	2.28%	725,201	2,545	45.39%
Number realised losses in current period	Realised Losses in current period	Outstanding balance before realised loss	Number of realised losses since closing	Realised Losses since closing
-	-	-	257	(12,996,759)
Percentage of loans which realised loss in current period (%)	Percentage of Realised Losses in current period (%)	Percentage of Outstanding balance before realised loss (%)	Percentage of loans which realised losses since closing (%)	Percentage of Realised Losses since closing (%)
0.00%	0.00%	0.00%	4.58%	(0.50%)

<sup>(3)</sup> A Default is a missed instalment and not a foreclosed loan

Prepayment Statistics

Life CPR				
Quarter 1 (September 06)	Quarter 2 (December 06)	Quarter 3 (March 07)	Quarter 4 (June 07)	Quarter 5 (September 07)
n/a	6.52%	8.08%	11.07%	10.90%
Quarter 6 (December 07)	Quarter 7 (March 07)	Quarter 8 (June 08)	Quarter 9 (September 08)	Quarter 10 (December 08)
10.95%	8.87%	10.49%	12.81%	10.26%
Quarter 11 (March 09)	Quarter 12 (June 09)	Quarter 13 (September 09)	Quarter 14 (December 09)	
6.90%	7.43%	6.79%	4.78%	

Movements of Assets during the period

	Number of Loans	Percentage of Number of Loans Outstanding (%)	Principal Balance of Loans	Percentage of Principal Outstanding of the Loans (%)
Movements into the Issuer: substitution <sup>(4)</sup>	118	2.10%	73,923,371	2.84%
Movements out of the Issuer: Substitution <sup>(4)</sup>	(120)	(2.14%)	(92,804,506)	(3.57%)
Movements into the Issuer: Pool clean up <sup>(4)</sup>	-	0.00%	-	0.00%
Movements out of the Issuer: Pool clean up <sup>(4)</sup>	-	0.00%	-	0.00%
Net movements	(2)	(0.04%)	(18,881,134)	(0.73%)

<sup>(4)</sup> Replacement of out-of-criteria assets as part of pool clean up

Access Bond Redraws Funded

	Number of loans with redraws	Redraw amount (R'000)
BTV band 90% to 95% limited to 2% of balance	73	246
BTV band 80% to 90% limited to 5% of balance	136	940
BTV band 60% to 80% limited to 10% of balance	358	4,503
BTV band < 60% unlimited redraw up to 65%	901	29,558
Total	1,468	35,247
Total as percentage of opening principal balance	26.17%	1.32%

Access Bond Facility Availability

	07 September 2009	07 December 2009
Current weighted average BTV	69.15%	68.90%
Weighted average BTV if all Access Bond facilities are withdrawn	74.25%	69.52%
Covenant	78.10%	78.10%

**Excess spread calculation**

<b>Description</b>	<b>Amount</b>	<b>% of notes outstanding before repayment</b>
Interest received from customers	56,388,314.02	2.052%
Interest received investments & derivatives	20,205,797.05	0.735%
Other	188,956.74	0.007%
<b>Total interest received &amp; other income</b>	<b>76,783,067.81</b>	<b>2.795%</b>
Expenses	(2,416,099.66)	(0.088%)
Interest paid to noteholders	(67,238,434.04)	(2.447%)
Growth in reserves funded from interest	(7,128,534.11)	(0.259%)
Credit losses	0.00	0.000%
<b>Application of interest received &amp; other income</b>	<b>(76,783,067.81)</b>	<b>(2.795%)</b>
<b>Excess spread</b>	<b>0.00</b>	<b>0.000%</b>

*Note: The calculation of excess spread is for information purposes only and is not meant to replace the user's own calculation*

Stratification Reports

Balance To Value	Number of Loans	%	Principal Balance of Loans	%
0 to 40%	1,602	28.57%	313,187,150	12.03%
40% to 50%	546	9.74%	249,959,663	9.60%
50% to 60%	603	10.75%	311,655,710	11.97%
60% to 70%	606	10.81%	364,238,481	13.99%
70% to 80%	706	12.59%	416,161,067	15.98%
80% to 85%	323	5.76%	195,051,204	7.49%
85% to 90%	338	6.03%	221,325,749	8.50%
90% to 95%	454	8.10%	253,187,799	9.72%
95% +	429	7.65%	279,119,029	10.72%
<b>Report Total</b>	<b>5,607</b>	<b>100.00%</b>	<b>2,603,885,852</b>	<b>100.00%</b>

Loan To Value	Number of Loans	%	Principal Balance of Loans	%
0 to 40%	650	11.59%	178,216,403	6.84%
40% to 50%	521	9.29%	197,944,153	7.60%
50% to 60%	577	10.29%	247,725,219	9.51%
60% to 70%	659	11.75%	309,723,765	11.89%
70% to 80%	831	14.82%	441,722,399	16.96%
80% to 85%	328	5.85%	175,042,200	6.72%
85% to 90%	522	9.31%	293,163,668	11.26%
90% to 95%	302	5.39%	167,520,662	6.43%
95% +	1,217	21.71%	592,827,383	22.77%
<b>Report Total</b>	<b>5,607</b>	<b>100.00%</b>	<b>2,603,885,852</b>	<b>100.00%</b>

Instalment To Income	Number of Loans	%	Principal Balance of Loans	%
0 - 5%	749	13.36%	130,711,068	5.02%
6 - 10%	1,004	17.91%	384,073,490	14.75%
11 - 15%	1,265	22.56%	621,181,667	23.86%
16 - 20%	1,114	19.87%	650,706,102	24.99%
21 - 25%	899	16.03%	523,683,592	20.11%
26 - 30%	472	8.42%	253,450,377	9.73%
31% +	104	1.85%	40,079,556	1.54%
<b>Report Total</b>	<b>5,607</b>	<b>100.00%</b>	<b>2,603,885,852</b>	<b>100.00%</b>

Geographical	Number of Loans	%	Principal Balance of Loans	%
Eastern Cape	353	6.30%	143,159,250	5.50%
Free State	218	3.89%	78,977,450	3.03%
Gauteng	2,783	49.63%	1,370,751,425	52.64%
KwaZulu Natal	661	11.79%	282,300,351	10.84%
Mpumalanga	305	5.44%	124,109,442	4.77%
North West	162	2.89%	70,805,358	2.72%
Northern Cape	94	1.68%	32,577,987	1.25%
Northern Province	148	2.64%	66,778,817	2.56%
Western Cape	881	15.71%	434,088,093	16.67%
Unknown	2	0.04%	337,679	0.01%
<b>Report Total</b>	<b>5,607</b>	<b>100.00%</b>	<b>2,603,885,852</b>	<b>100.00%</b>

Employment Type	Number of Loans	%	Principal Balance of Loans	%
Self-employed	650	11.59%	380,105,576	14.60%
Employed	4,719	84.16%	2,121,979,925	81.49%
Other	238	4.24%	101,800,351	3.91%
<b>Report Total</b>	<b>5,607</b>	<b>100.00%</b>	<b>2,603,885,852</b>	<b>100.00%</b>

Home Loan Size	Number of Loans	%	Principal Balance of Loans	%
0 to 30 000	4	0.07%	86,284	0.00%
30 000 to 50 000	5	0.09%	214,819	0.01%
50 000 to 100 000	58	1.03%	4,163,319	0.16%
100 000 to 200 000	586	10.45%	80,117,297	3.08%
200 000 to 300 000	787	14.04%	171,480,176	6.59%
300 000 to 400 000	837	14.93%	247,136,323	9.49%
400 000 to 500 000	781	13.93%	292,217,668	11.22%
500 000 to 1 000 000	1,784	31.82%	973,774,069	37.40%
1 000 000 and above	765	13.64%	834,695,897	32.06%
<b>Report Total</b>	<b>5,607</b>	<b>100.00%</b>	<b>2,603,885,852</b>	<b>100.00%</b>

