

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

Notes:

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

8 June 2009

Interest Period:

From (including)

23 March 2008

To (excluding)

22 June 2009

AMOUNTS ARE IN RANDS

| | Class A1 | Class A2 | Class A3 |
|----------------------------|---------------------------|---------------------------|----------------|
| 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 | 508,139,171.00 | 1,348,000,000.00 | 662,000,000.00 |
| Bond Factor before Payment | 100.00% | 100.00% | 100.00% |
| Interest Payment | 11,727,392.65 | 31,177,836.60 | 27,870,200.00 |
| Principal Redemption | 80,341,327.00 | 0.00 | 0.00 |
| Balance after Payment | 427,797,844.00 | 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 | 84.19% | 100.00% | 100.00% |

| | Class B | Class C | Class D |
|----------------------------|---------------------------|---------------------------|---------------------------|
| 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 | 3,736,534.79 | 2,471,586.18 | 1,845,610.89 |
| 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% |

| | Class E | Class F |
|----------------------------|---------------------------|---------------------------|
| 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 | 2,193,775.64 | 457,252.56 |
| 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) | 1,415,208.90 |
| Release of accruals/provisions during the current reporting period | (318,293.16) |
| Correction of accruals | |
| Amounts paid but not accrued for in the previous reporting period | |
| Expense over (under) accrual in prior quarter | 1,096,915.74 |
| Accruals and Provision for the following reporting period | 170,134.59 |

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

| | |
|-----------------------------------|---------|
| Beginning of the reporting period | 5,634 |
| Loans transferred in | 1,024 |
| Loans transferred out | (1,041) |
| Other movement | - |
| End of reporting period | 5,617 |

Amounts

| | |
|--|-------------------------|
| Beginning of reporting period | 2,807,382,212.32 |
| Instalment Received | (80,628,668.50) |
| Prepayments | (118,263,440.01) |
| Balances transferred in | 642,366,280.83 |
| Balances transferred out | (656,629,682.88) |
| Access Bond Withdrawals ⁽¹⁾ | 66,923,152.17 |
| Redraws (excluding Access Bond) and Futher Advances ⁽¹⁾ | - |
| Fees | (459,511.04) |
| Other movements | (2,206,272.78) |
| Interest | 81,260,396.73 |
| Loans at the end of reporting period | 2,739,744,466.84 |
| Purchases reserve | - |
| Loan balance | 2,739,744,466.84 |
| Cash reserve | 79,056,940.71 |
| Arrears Reserve | 21,574,813.78 |
| Redraw reserve | 64,682,951.49 |
| Total | 2,905,059,172.82 |

⁽¹⁾ 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.

| Principal Deficiency on DD | | 8 June 2009 |
|-----------------------------------|---|-------------------------|
| Liabilities | | |
| 10.1.1. | Principal Balance of Notes Outstanding | 2,920,639,171.00 |
| 10.1.2. | <u>Less:</u> Amount allocated for redemption of Notes on immediately succeeding Interest Payment Date (IPD) | (80,341,327.00) |
| | | 2,840,297,844.00 |
| Assets | | |
| 10.1.3. | Principal Balance of Home Loans | 2,739,744,466.84 |
| | <u>Less:</u> Non Performing Loans | (26,915,125.26) |
| 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 | 79,056,940.71 |
| | <u>Plus:</u> Redraw reserve | 64,682,951.49 |
| | <u>Plus:</u> Arrears reserve | 21,574,813.78 |
| | <u>Plus:</u> Purchase reserve | 0.00 |
| | | 2,878,144,047.56 |
| | <i>never to be less than zero</i> | |
| | Principal Deficiency | 0 |

Quarterly Cash Flows

| 1. Moneys Receipt during the period (+ swap) | |
|--|-------------------------|
| Reserves | 165,482,869.22 |
| Amount Received from Cash Reserve | 81,266,327.20 |
| Amount Received from Purchases Reserve | 0.00 |
| Amount Received from Arrears Reserves | 17,725,910.67 |
| Amount Received from Redraw Reserve | 66,490,631.35 |
| Customer receipts | 200,517,674.67 |
| Instalments | 80,628,668.50 |
| Prepayments | 118,263,440.01 |
| Other movements | 1,625,566.16 |
| Delinquent Principal | 0.00 |
| Amount received from customers | 366,000,543.89 |
| Home loans substituted | 656,629,682.88 |
| Excluded Items | 0.00 |
| Past balances excluded each quarter but never reconciled | 0.00 |
| Expense over/(under) provision | 1,096,915.74 |
| Other income | 1,683,006.37 |
| Reinvestment revenue | 6,035,584.26 |
| Interest on Transaction Account | 0.00 |
| Interest on Cash reserve | 1,897,840.37 |
| Interest on Redraw reserve | 1,552,778.48 |
| Interest on Arrears reserve | 413,959.26 |
| Interest on Purchases reserve | 0.00 |
| Interest on Permitted investments | 69,692.70 |
| Interest on Collections Account | 2,101,313.44 |
| Interest on Swap | 13,677,081.53 |
| Income | 22,492,587.89 |
| TOTAL | 1,045,122,814.67 |

| 2. Moneys Allocation | |
|---|-------------------------|
| Expenses and interest | 82,086,978.14 |
| Senior Expenses (Items 1-4) | 606,788.82 |
| Interest due and payable on the Class A1 Notes | 11,727,392.65 |
| Interest due and payable on the Class A2 Notes | 31,177,836.60 |
| Interest due and payable on the Class A3 Notes | 27,870,200.00 |
| Interest due and payable on the Class B Notes | 3,736,534.79 |
| Interest due and payable on the Class C Notes | 2,471,586.18 |
| Interest due and payable on the Class D Notes | 1,845,610.89 |
| Interest due and payable on the Class E Notes | 2,193,775.64 |
| Interest due and payable on the Class F Notes | 457,252.56 |
| Derivatives: Settlement and Termination Amount | 0.00 |
| Allocation to reserves, home loan advances and home loan purchases | 874,604,138.98 |
| Fund Arrears Reserves | 21,574,813.78 |
| Credit Cash Reserve up to Cash Reserve Required Amount | 79,056,940.71 |
| Credit Redraw Reserve up to Redraw Reserve Required Amount | 64,682,951.49 |
| Access Bond Withdrawals ⁽¹⁾ | 66,923,152.17 |
| Redraws (excluding Access Bond) and Futher Advances ⁽¹⁾ | 0.00 |
| Home loans purchased during substitution | 642,366,280.83 |
| Principal collections allocated to the Purchases Reserve | 0.00 |
| Redemption of capital | 80,341,327.00 |
| Class A1 | 80,341,327.00 |
| 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 |
| Other moneys allocated | 8,090,370.55 |
| Subordinated expenses | 8,090,370.55 |
| TOTAL | 1,045,122,814.67 |

Additional Information

| | |
|--|-----------------|
| Subordinated Loan No.1 | |
| 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 |
| Subordinated Loans No. 2 | |
| 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 |
| Cash Reserve | |
| Balance at the beginning of reporting period | 81,266,327.20 |
| Amount paid into the Cash Reserve during the period | 0.00 |
| Utilisation of the Cash Reserve during the period | (2,209,386.49) |
| Balance at the end of reporting period | 79,056,940.71 |
| Purchases Reserve | |
| 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 |
| Arrears Reserves | |
| Balance at the beginning of reporting period | 17,725,910.67 |
| Amount paid into the Arrears Reserves during the period | 21,574,813.78 |
| Utilisation of the Arrears Reserve during the period | (17,725,910.67) |
| Balance at the end of reporting period | 21,574,813.78 |

| | |
|---|----------------|
| Redraw Reserve | |
| Balance at the beginning of reporting period | 66,490,631.35 |
| Amount paid into the Redraw Reserve during the period | 0.00 |
| Utilisation of the Redraw Reserve during the period | (1,807,679.86) |
| Balance at the end of reporting period | 64,682,951.49 |

Portfolio covenants

| Covenant | Covenant | Current Level |
|---|----------|---------------|
| 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% | 18.101% |
| 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% | 6.210% |
| 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% | 1.397% |
| 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% | 76.883% |
| 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% | 19.412% |

Trigger Events

| As at 8 June 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% | 2.20% | Trigger breached |
| 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 | 2.20% 64,682,951.49 | 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 No 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 | 14.17% 0 79,056,941.00 | 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 | 8.54% 0 79,056,941.00 | 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 | . less than 0 < R79 056 941 | 4.96% 0 79,056,941.00 | 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 | 2.59% 0 79,056,941.00 | 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 | 0.37% 0 79,056,941.00 | 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 |

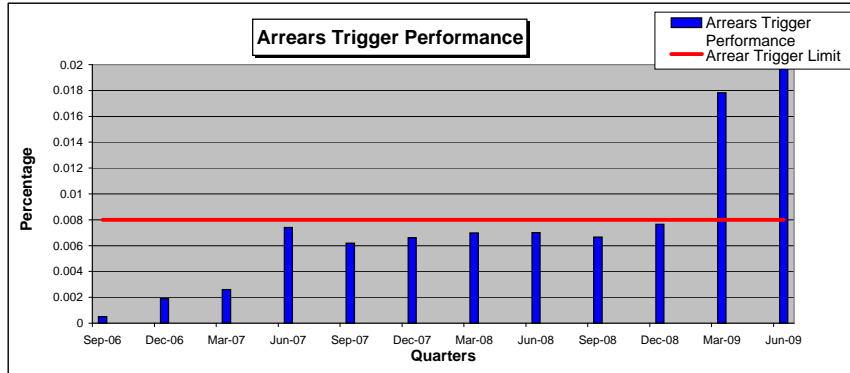
Arrears Breakdown

| Arrears status | Number of Loans in Arrears | Number of Loans Outstanding ⁽²⁾ (%) | Principal Balance of Loans in Arrears | Percentage of principal outstanding ⁽²⁾ (%) |
|---------------------------------|----------------------------|--|---------------------------------------|---|
| <= 1 instalment in Arrears | 171 | 3.04% | 86,769,664 | 3.17% |
| > 1 <= 2 instalments in Arrears | 101 | 1.80% | 51,292,158 | 1.87% |
| > 2 <= 3 instalments in Arrears | 65 | 1.16% | 34,362,451 | 1.25% |
| > 3 <= 4 instalments in Arrears | 25 | 0.45% | 17,320,415 | 0.63% |
| > 4 instalments in Arrears | 54 | 0.96% | 36,168,727 | 1.32% |
| SUB TOTAL | 416 | 7.41% | 225,913,415 | 8.25% |
| Legal | 12 | 0.21% | 9,228,868 | 0.34% |
| TOTAL | 428 | 7.62% | 235,142,283 | 8.58% |

⁽²⁾ 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 | | | |
| Trigger Arrears | 1.78% | 2.20% | | | |
| Arrear Trigger Limit | 0.80% | 0.80% | | | |



Default Statistics ⁽³⁾

| 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 (%) |
|---|--|--|---|---|
| 224 | 3.99% | 1,319,237 | 2,598 | 46.25% |
| 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 (%) |
| 211 | 3.76% | 1,362,540 | 2,170 | 38.63% |
| 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 |
| 1 | (1,013) | 70,619 | 255 | (12,923,512) |
| 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 (%) |
| 0.02% | (0.00%) | 0.00% | 4.54% | (0.47%) |

⁽³⁾ 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) | | | |
| 6.90% | 7.43% | | | |

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 | 1,024 | 18.23% | 642,366,281 | 23.45% |
| Movements out of the Issuer | (1,041) | (18.53%) | (656,629,683) | (23.97%) |
| Net movements | (17) | (0.30%) | (14,263,402) | (0.52%) |

Excess spread calculation

| Description | Amount | % of notes outstanding before repayment |
|---|------------------------|---|
| Interest received from customers | 71,534,676.90 | 2.449% |
| Interest received investments & derivative | 19,712,665.79 | 0.675% |
| Other | 2,779,922.11 | 0.095% |
| Total interest received & other income | 94,027,264.79 | 3.219% |
| Expenses | (606,788.82) | (0.021%) |
| Interest paid to noteholders | (81,480,189.32) | (2.790%) |
| Growth in reserves funded from interest | (3,848,903.11) | (0.132%) |
| Credit losses | (1,013.00) | (0.000%) |
| Application of interest received & other | (85,936,894.25) | (2.942%) |
| Excess spread | 8,090,370.55 | 0.277% |

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% | 1,423 | 25.33% | 319,239,738 | 11.65% |
| 40% to 50% | 546 | 9.72% | 249,976,062 | 9.12% |
| 50% to 60% | 599 | 10.66% | 317,013,866 | 11.57% |
| 60% to 70% | 610 | 10.86% | 361,074,023 | 13.18% |
| 70% to 80% | 710 | 12.64% | 430,114,733 | 15.70% |
| 80% to 85% | 350 | 6.23% | 218,222,936 | 7.97% |
| 85% to 90% | 349 | 6.21% | 221,890,380 | 8.10% |
| 90% to 95% | 402 | 7.16% | 231,956,229 | 8.47% |
| 95% + | 628 | 11.18% | 390,256,500 | 14.24% |
| Report Total | 5,617 | 100.00% | 2,739,744,467 | 100.00% |

| Loan To Value | Number of Loans | % | Principal Balance of Loans | % |
|---------------------|-----------------|----------------|----------------------------|----------------|
| 0 to 40% | 3 | 0.05% | 63,832 | 0.00% |
| 40% to 50% | 5 | 0.09% | 214,525 | 0.01% |
| 50% to 60% | 58 | 1.03% | 4,541,303 | 0.17% |
| 60% to 70% | 589 | 10.49% | 83,347,173 | 3.04% |
| 70% to 80% | 787 | 14.01% | 178,590,859 | 6.52% |
| 80% to 85% | 837 | 14.90% | 259,189,525 | 9.46% |
| 85% to 90% | 769 | 13.69% | 297,534,865 | 10.86% |
| 90% to 95% | 1,792 | 31.90% | 1,020,691,111 | 37.25% |
| 95% + | 777 | 13.83% | 895,571,274 | 32.69% |
| Report Total | 5,617 | 100.00% | 2,739,744,467 | 100.00% |

| Instalment To Income | Number of Loans | % | Principal Balance of Loans | % |
|----------------------|-----------------|----------------|----------------------------|----------------|
| 0 - 5% | 725 | 12.91% | 135,440,971 | 4.94% |
| 6 - 10% | 937 | 16.68% | 379,038,215 | 13.83% |
| 11 - 15% | 1,250 | 22.25% | 629,519,574 | 22.98% |
| 16 - 20% | 1,085 | 19.32% | 658,292,726 | 24.03% |
| 21 - 25% | 884 | 15.74% | 537,884,324 | 19.63% |
| 26 - 30% | 538 | 9.58% | 302,749,201 | 11.05% |
| 31% + | 198 | 3.53% | 96,819,457 | 3.53% |
| Report Total | 5,617 | 100.00% | 2,739,744,467 | 100.00% |

| Geographical | Number of Loans | % | Principal Balance of Loans | % |
|-------------------|-----------------|---------|----------------------------|---------|
| Eastern Cape | 344 | 6.12% | 147,206,680 | 5.37% |
| Free State | 211 | 3.76% | 79,704,895 | 2.91% |
| Gauteng | 2,831 | 50.40% | 1,474,907,236 | 53.83% |
| KwaZulu Natal | 660 | 11.75% | 296,023,159 | 10.80% |
| Mpumalanga | 298 | 5.31% | 127,614,623 | 4.66% |
| North West | 163 | 2.90% | 73,935,474 | 2.70% |
| Northern Cape | 91 | 1.62% | 33,491,937 | 1.22% |
| Northern Province | 146 | 2.60% | 69,383,281 | 2.53% |
| Western Cape | 872 | 15.52% | 437,477,181 | 15.97% |
| Unknown | 1 | 0.02% | - | 0.00% |
| Report Total | 5,617 | 100.00% | 2,739,744,467 | 100.00% |

| Employment Type | Number of Loans | % | Principal Balance of Loans | % |
|-----------------|-----------------|---------|----------------------------|---------|
| Self-employed | 652 | 11.61% | 389,421,653 | 14.21% |
| Employed | 4,718 | 84.00% | 2,243,815,022 | 81.90% |
| Other | 247 | 4.40% | 106,507,792 | 3.89% |
| Report Total | 5,617 | 100.00% | 2,739,744,467 | 100.00% |

| Home Loan Size | Number of Loans | % | Principal Balance of Loans | % |
|----------------------|-----------------|---------|----------------------------|---------|
| 0 to 30 000 | 3 | 0.05% | 63,832 | 0.00% |
| 30 000 to 50 000 | 5 | 0.09% | 214,525 | 0.01% |
| 50 000 to 100 000 | 58 | 1.03% | 4,541,303 | 0.17% |
| 100 000 to 200 000 | 589 | 10.49% | 83,347,173 | 3.04% |
| 200 000 to 300 000 | 787 | 14.01% | 178,590,859 | 6.52% |
| 300 000 to 400 000 | 837 | 14.90% | 259,189,525 | 9.46% |
| 400 000 to 500 000 | 769 | 13.69% | 297,534,865 | 10.86% |
| 500 000 to 1 000 000 | 1,792 | 31.90% | 1,020,691,111 | 37.25% |
| 1 000 000 and above | 777 | 13.83% | 895,571,274 | 32.69% |
| Report Total | 5,617 | 100.00% | 2,739,744,467 | 100.00% |

