

Deal Name: BLUE GRANITE INVESTMENTS NO. 3 (PROPRIETARY) LIMITED

Notes:

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

Interest Period:

From (including)	16 July 2009
To (excluding)	30 April 2009
	30 July 2009

AMOUNTS ARE IN RANDS

	Class A0	Class A1	Class A2
ISIN Code	ZAG000034687	ZAG000034638	ZAG000034711
Coupon Rate	0.18% above 3-month JIBAR	0.38% above 3-month JIBAR	0.39% above 3-month JIBAR
Type of Notes	Variable	Variable	Variable
Original Balance	300,000,000.00	383,000,000.00	1,022,000,000.00
Balance before Payment	296,023,900.00	383,000,000.00	1,022,000,000.00
Bond Factor before Payment	100.00%	100.00%	100.00%
Interest Payment	6,212,754.97	8,229,127.51	21,984,144.00
Principal Redemption	45,479,299.00	0.00	0.00
Balance after Payment	250,544,601.00	383,000,000.00	1,022,000,000.00
Bond Factor after Payment	84%	100%	100%
Step-up Call Date	30-Oct-11	30-Oct-11	30-Oct-11

	Class A3	Class B	Class C
ISIN Code	ZAG00003470	ZAG000034646	ZAG000034661
Coupon Rate	8.960%	0.48% above 3-month JIBAR	0.77% above 3-month JIBAR
Type of Notes	Fixed	Variable	Variable
Original Balance	930,000,000.00	170,500,000.00	124,000,000.00
Balance before Payment	930,000,000.00	170,500,000.00	124,000,000.00
Bond Factor before Payment	100.00%	100.00%	100.00%
Interest Payment	0.00	3,705,866.55	2,784,829.37
Principal Redemption	0.00	0.00	0.00
Balance after Payment	930,000,000.00	170,500,000.00	124,000,000.00
Bond Factor after Payment	100%	100%	100%
Step-up Call Date	30-Oct-11	30-Oct-11	30-Oct-11

	Class D	Class E	Class F
ISIN Code	ZAG000034695	ZAG000034653	ZAG000034679
Coupon Rate	1.8% above 3-month JIBAR	3.25% above 3-month JIBAR	7.25% above 3-month JIBAR
Type of Notes	Variable	Variable	Variable
Original Balance	65,100,000.00	62,000,000.00	12,400,000.00
Balance before Payment	65,100,000.00	62,000,000.00	12,400,000.00
Bond Factor before Payment	100.00%	100.00%	100.00%
Interest Payment	1,629,208.65	1,775,761.53	478,812.58
Principal Redemption	0.00	0.00	0.00
Balance after Payment	65,100,000.00	62,000,000.00	12,400,000.00
Bond Factor after Payment	100%	100%	100%
Step-up Call Date	30-Oct-11	30-Oct-11	30-Oct-11

**Accruals and Provisions**

Opening balance of accruals/ provisions (closing balance previous reporting period)	1,390,836.76
Accrual adjustment	
Release of accruals/provisions during the current reporting period	(348,199.86)
Amounts paid but not accrued for in the previous reporting period	
Expense over / (under) accrual in prior quarter	1,042,636.90
Accruals and Provision for the following reporting period	216,658.65

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

Beginning of the reporting period	5,602
Loans transferred in	533
Loans transferred out	(530)
Other movement	-
End of reporting period	5,605

**Amounts**

Beginning of reporting period	2,941,222,705
Instalment Received	(81,230,803)
Prepayments	(147,239,629)
Balances transferred in	343,465,078
Balances transferred out	(331,709,657)
Access Bond Withdrawals <sup>(1)</sup>	86,564,315
Redraws (excluding Access Bond) and Futher Advances <sup>(1)</sup>	-
Fees	445,654
Other movements	3,830,832
Interest	67,949,145
Loans at the end of reporting period	2,883,297,640
Cash reserve	83,889,977
Arrears Reserve	29,799,067
Redraw reserve	68,637,254
<b>Total</b>	<b>3,065,623,938</b>
Realised losses since closing	14,230,521

<sup>(1)</sup> On 16 April 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 16 July 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 17 April 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		References to Transaction Supplement	16 July 2009
<b>Liabilities</b>			
10.1.1.	Principal Balance of Notes Outstanding		3,065,023,900.00
10.1.2.	<u>Less:</u> Amount allocated for redemption of Notes on immediately succeeding Interest Payment Date (IPD)		(45,479,299.00)
			<u>3,019,544,601.00</u>
<b>Assets</b>			
10.1.3.	Principal Balance of Home Loans		2,883,297,639.99
	<u>Less:</u> Non Performing Loans		(32,072,806.68)
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		83,889,976.53
	<u>Plus:</u> Redraw reserve		68,637,253.52
	<u>Plus:</u> Arrears reserve		29,799,067.47
			<u>3,033,551,130.83</u>
	<b>never to be less than zero</b>	<b>Principal Deficiency</b>	<b>0</b>

Quarterly Cash Flows

<b>1. Moneys Receipt during the period (+ swap)</b>	
Cash received on settlement date to purchase Home Loans	0.00
Loans repurchased by SBSA	331,709,656.61
<b>Reserves</b>	<b>169,615,733.60</b>
Amount Received from Cash Reserve	85,140,657.25
Amount Received from Purchases Reserve	0.00
Amount Received from Arrears Reserves	14,814,538.60
Amount Received from Redraw Reserve	69,660,537.75
<b>Customer receipts</b>	<b>230,822,138.30</b>
Instalments	81,230,802.63
Prepayments	147,239,629.01
Other movements	2,351,706.66
Delinquent Principal	0.00
<b>Amount received from customers</b>	<b>400,437,871.90</b>
<b>Excluded Items</b>	<b>0.00</b>
Past balances excluded each quarter but never reconciled	0.00
<b>Investment matured</b>	<b>0.00</b>
Expense over / (under) provision	1,042,636.90
Other income	29,446.09
Reinvestment revenue	5,446,909.11
Interest on Transaction Account	0.00
Interest on Cash reserve	1,833,575.20
Interest on Redraw reserve	1,500,197.89
Interest on Arrears reserve	319,043.47
Interest on Purchases reserve	0.00
Interest on Investment account	24,659.81
Interest on Collections Account	1,769,432.74
Interest on Prime Jibar Swap	2,021,803.01
Interest on Fixed Note Swap	0.00
<b>Income</b>	<b>8,540,795.11</b>
<b>TOTAL</b>	<b>740,688,323.62</b>

<b>2. Moneys Allocation</b>	
<b>Expenses and interest</b>	47,469,484.05
Senior Expenses (Items 1-4)	668,978.89
Interest due and payable on the Class A0 Notes	6,212,754.97
Interest due and payable on the Class A1 Notes	8,229,127.51
Interest due and payable on the Class A2 Notes	21,984,144.00
Interest due and payable on the Class A3 Notes	0.00
Interest due and payable on the Class B Notes	3,705,866.55
Interest due and payable on the Class C Notes	2,784,829.37
Interest due and payable on the Class D Notes	1,629,208.65
Interest due and payable on the Class E Notes	1,775,761.53
Interest due and payable on the Class F Notes	478,812.58
Derivatives: Settlement and Termination Amount	19,842,836.71
<b>Allocation to reserves, home loan advances and home loan purchases</b>	612,355,690.51
Fund Arrears Reserves	29,799,067.47
Credit Cash Reserve up to Cash Reserve Required Amount	83,889,976.53
Credit Redraw Reserve up to Redraw Reserve Required Amount	68,637,253.52
Access Bond Withdrawals <sup>(1)</sup>	86,564,315.43
Redraws (excluding Access Bond) and Futher Advances <sup>(1)</sup>	0.00
Additional home loans purchased	343,465,077.56
<b>Redemption of capital</b>	45,479,299.00
Class A0	45,479,299.00
Class A1	0.00
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>	15,541,013.35
Subordinated expenses	15,541,013.35
<b>TOTAL</b>	<b>740,688,323.62</b>

**Additional Information**

<b>Subordinated Loan No.1</b>	
Balance at the beginning of reporting period	10,000,000.00
Bad debt write-off against Subordinated Loan in this quarter	0.00
Balance at the end of reporting period	10,000,000.00
<b>Subordinated Loans No. 2</b>	
Balance at the beginning of reporting period	21,000,000.00
Bad debt write-off against Subordinated Loan in this quarter	0.00
Balance at the end of reporting period	21,000,000.00
<b>Cash Reserve</b>	
Balance at the beginning of reporting period	85,140,657.25
Amount paid into the Cash Reserve during the period	0.00
Utilisation of the Cash Reserve during the period	(1,250,680.72)
Balance at the end of reporting period	83,889,976.53
<b>Redraw Reserve</b>	
Balance at the beginning of reporting period	69,660,537.75
Amount paid into the Redraw Reserve during the period	0.00
Utilisation of the Redraw Reserve during the period	(1,023,284.23)
Balance at the end of reporting period	68,637,253.52
<b>Arrears Reserves</b>	
Balance at the beginning of reporting period	14,814,538.60
Amount paid into the Arrears Reserves during the period	29,799,067.47
Utilisation of the Arrears Reserve during the period	(14,814,538.60)
Balance at the end of reporting period	29,799,067.47
<b>Purchase Reserves</b>	
Balance at the beginning of reporting period	0.00
Amount paid into the Arrears Reserves during the period	0.00
Utilisation of the Arrears Reserve during the period	0.00
Balance at the end of reporting period	0.00

**Portfolio covenants**

<b>Covenant</b>	<b>Covenant</b>	<b>Current Level</b>
The weighted average self-employed borrowers will not exceed the weighted average self-employed borrowers of the initial asset pool by more than 1%.	34.00%	25.66%
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.	20.00%	6.07%
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.	1.82%	1.46%
The weighted average LTV Ratio (1) 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	78.19%	70.59%
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%.	20.32%	18.89%

(1) LTV ratio calculation includes the committed loan balance

Trigger Events

16 July 2009	Test	Test Amount	Current Level on Rate	Breached?
Arrears Trigger (reference to Transaction Supplement: p 33 par 1.12)	Trigger is breached when the arrears reserve threshold, being principal balances with > 3 instalments divided by the aggregate principal assets, exceed 1.20%	1.20%	2.62%	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	0.80%	2.62%	
Cash Management Trigger (reference to Transaction Supplement: p34 par1.15)	The Arrears reserve required amount The servicer is notified by any Rating Agency of a down-grade in the Required Credit Rating of the Servicer	29,799,067.47	29,799,067.47	Trigger breached
Cash Reserve Capture Trigger (reference to Transaction Supplement: p34 par 1.16)	Trigger is breached if the credit Rating of the Servicer falls below the Required Credit Rating.	Baa2 on a long-term scale; Fitch: National scale national currency Moody's: National scale national currency: at least Baa2 on a long-term scale; Fitch: National scale national currency credit rating at least AA-(zaf) on a long-term scale.	Moody's:Aa3; Fitch: AA(zaf)	Trigger not breached
Notification Trigger Event (reference to Transaction Supplement: p37 par 1.56)	Trigger is breached if SBSA is notified by either Rating Agency of a downgrade in the Required Credit Rating of SBSA AND / OR SBSA suffers a Material Adverse Effect as reasonably determined by the Issuer or the Security SPV	Moody's: National scale national currency: at least Baa2 on a long-term scale; Fitch: National scale national currency credit rating at least AA-(zaf) on a long-term scale.	Moody's:Aa3; Fitch: AA(zaf)	Trigger not breached
Derivative Counterparty (reference to Transaction Supplement: p35 par 1.38)	Trigger is breached if the credit Rating of the Derivative Counterparty falls below the Required Credit Rating.	Moody's: National scale national currency: at least A1 on a long term scale; Fitch: National scale national currency credit rating of at least A(zaf) on a long-term scale.	Moody's:Aa3; Fitch: AA(zaf)	Trigger not breached
Redraw Notification Trigger Event (reference to Transaction Supplement: p39 par 1.71)	Trigger is breached when 1.20% of the principal balances of Home Loans are > 3 instalments in arrears AND/OR Trigger is breached when the balance of the Redraw Reserve < 1/3 of Redraw Reserve required amount	1.20%	2.62%	Trigger breached
Stop Purchase Event (reference to Transaction Supplement: p 43 par 1.85)	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 Trigger has occurred. The Issuer amending the Eligibility Criteria despite advice from the Rating Agencies that such action would 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

16 April 2009	Test	Test Amount	Current Level on Rate	Breached?
	Cash Reserve funded up to the Cash Reserve Required Amount	< R83 889 977	83,889,977	In effect
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	28.32% less than 0 < R83 889 977	14.37% 0 Current Level on Rate	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	17.19% less than 0 < R83 889 977	8.73% 0 83,889,977	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	9.10% less than 0 < R83 889 977	4.62% 0 83,889,977	In effect
Class E Principal Lock-out (Reference to Common Terms p 12 par 2.2.18)	(E+F) as % of (A+B+C+D+E+F)<2x Issue Principal deficiency? Cash Reserve funded up to the Cash Reserve Required Amount	4.85% less than 0 < R83 889 977	2.46% 0 83,889,977	In effect
Class F Principal Lock-out (Reference to Common Terms p 14) par 2.2.21)	(F) as % of (A+B+C+D+E+F)<2x Issue Principal deficiency? Cash Reserve funded up to the Cash Reserve Required Amount	0.81% less than 0 < R83 889 977	0.41% 0 83,889,977	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	R434 000 000	-	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	R263 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	R139 500 000	-	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	R74 400 000	-	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	R12 400 000	-	No interest deferral

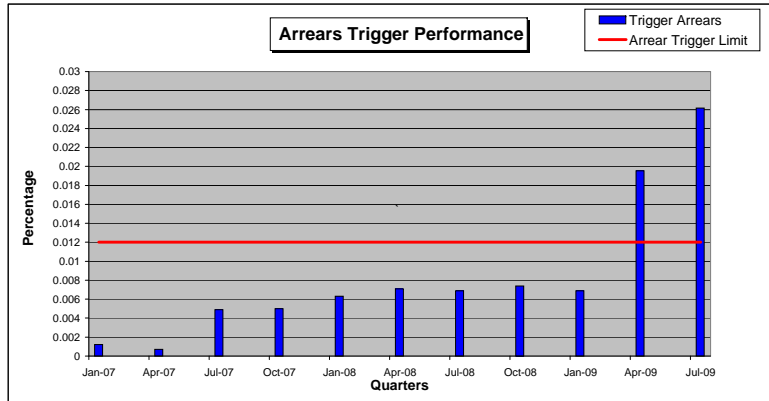
**Arrears Breakdown**

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	162	2.890%	79,752,768	2.766%
> 1 <= 2 instalments in Arrears	83	1.481%	51,877,997	1.799%
> 2 <= 3 instalments in Arrears	38	0.678%	19,763,652	0.685%
> 3 <= 4 instalments in Arrears	29	0.517%	20,536,138	0.712%
> 4 instalments in Arrears	73	1.302%	47,865,322	1.660%
<b>SUB TOTAL</b>	<b>385</b>	<b>6.869%</b>	<b>219,795,877</b>	<b>7.623%</b>
Legal	11	0.196%	8,667,633	0.301%
<b>TOTAL</b>	<b>396</b>	<b>7.065%</b>	<b>228,463,510</b>	<b>7.924%</b>

(2) Participating Loans at the end of the period

**Arrears Trigger Event**

	January 07	April 07	July 07	October 07
Trigger Arrears	0.12%	0.07%	0.49%	0.50%
Arrear Trigger Limit	1.20%	1.20%	1.20%	1.20%
	January 08	April 08	July 08	October 08
Trigger Arrears	0.63%	0.71%	0.69%	0.74%
Arrear Trigger Limit	1.20%	1.20%	1.20%	1.20%
	January 09	April 09	July 09	
Trigger Arrears	0.69%	1.96%	2.62%	
Arrear Trigger Limit	1.20%	1.20%	1.20%	



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 (%)
197	3.51%	1,462,646	2,105	37.56%

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 (%)
162	2.89%	1,083,778	1,709	30.49%

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	10,179	71,014	245	14,230,521
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%	4.37%	0.49%

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

Prepayment Statistics

Life CPR				
Quarter 1 (January 07)	Quarter 2 (April 07)	Quarter 3 (July 07)	Quarter 4 (October 07)	Quarter 5 (January 08)
n/a	4.13%	10.50%	9.17%	10.56%
Quarter 6 (April 08)	Quarter 7 (July 08)	Quarter 8 (October 08)	Quarter 9 (January 09)	Quarter 10 (April 09)
7.89%	12.93%	7.82%	9.56%	5.21%
Quarter 10 (July 09)				
7.64%				

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	533	9.51%	343,465,078	11.91%
Movements out of the Issuer	(530)	(9.46%)	(331,709,657)	(11.50%)
Net movements	3	0.05%	11,755,421	0.41%

Excess Spread Calculation

Description	Amount	% of notes outstanding before repayment
Interest received from customers	89,307,246.70	2.914%
Interest received investments & derivatives	7,468,712.12	0.244%
Other	1,072,083.23	0.035%
<b>Total interest received &amp; other income</b>	<b>97,848,042.06</b>	<b>3.192%</b>
Expenses	(20,511,815.61)	(0.669%)
Interest paid to noteholders	(46,800,505.16)	(1.527%)
Growth in reserves funded from interest	(14,984,528.87)	(0.489%)
Credit losses	(10,179.07)	(0.000%)
<b>Application of interest received &amp; other income</b>	<b>(82,307,028.71)</b>	<b>(2.685%)</b>
<b>Excess spread</b>	<b>15,541,013.35</b>	<b>0.507%</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%	1,536	27.40%	354,622,887	12.30%
40% to 50%	472	8.42%	228,079,236	7.91%
50% to 60%	567	10.12%	329,369,764	11.42%
60% to 70%	557	9.94%	346,536,026	12.02%
70% to 80%	703	12.54%	447,467,501	15.52%
80% to 85%	286	5.10%	213,791,787	7.41%
85% to 90%	372	6.64%	253,597,493	8.80%
90% to 95%	327	5.83%	210,926,124	7.32%
95% +	785	14.01%	499,906,822	17.30%
<b>Report Total</b>	<b>5,605</b>	<b>100.00%</b>	<b>2,883,297,640</b>	<b>100.00%</b>

Loan To Value	Number of Loans	%	Principal Balance of Loans	%
0 to 40%	603	10.76%	176,195,730	6.11%
40% to 50%	463	8.26%	187,585,672	6.51%
50% to 60%	489	8.72%	226,481,628	7.85%
60% to 70%	582	10.38%	303,272,613	10.52%
70% to 80%	854	15.24%	501,052,538	17.38%
80% to 85%	301	5.37%	167,267,996	5.80%
85% to 90%	511	9.12%	326,436,730	11.32%
90% to 95%	309	5.51%	189,235,619	6.56%
95% +	1,493	26.64%	805,769,115	27.95%
<b>Report Total</b>	<b>5,605</b>	<b>100.00%</b>	<b>2,883,297,640</b>	<b>100.00%</b>

Instalment To Income	Number of Loans	%	Principal Balance of Loans	%
0 - 5%	837	14.93%	197,562,393	6.85%
6 - 10%	1,074	19.16%	484,200,465	16.79%
11 - 15%	1,179	21.03%	638,804,680	22.16%
16 - 20%	1,066	19.02%	655,600,891	22.74%
21 - 25%	860	15.34%	551,516,841	19.13%
26 - 30%	488	8.71%	299,005,712	10.37%
31% +	101	1.80%	56,606,657	1.96%
<b>Report Total</b>	<b>5,605</b>	<b>100.00%</b>	<b>2,883,297,640</b>	<b>100.00%</b>

Geographical	Number of Loans	%	Principal Balance of Loans	%
Eastern Cape	250	4.46%	111,892,768	3.88%
Free State	193	3.44%	73,441,466	2.55%
Gauteng	3,075	54.86%	1,609,478,072	55.82%
KwaZulu Natal	619	11.04%	312,408,220	10.84%
Mpumalanga	249	4.44%	103,219,375	3.58%
North West	208	3.71%	109,791,137	3.81%
Northern Cape	77	1.37%	31,935,459	1.11%
Northern Province	153	2.73%	70,448,038	2.44%
Western Cape	778	13.88%	459,695,324	15.94%
Unknown	3	0.05%	987,782	0.03%
<b>Report Total</b>	<b>5,605</b>	<b>100.00%</b>	<b>2,883,297,640</b>	<b>100.00%</b>

Employment Type	Number of Loans	%	Principal Balance of Loans	%
Self-employed	911	16.25%	567,868,965	19.70%
Employed	4,320	77.07%	2,143,500,140	74.34%
Other	374	6.67%	171,928,535	5.96%
<b>Report Total</b>	<b>5,605</b>	<b>100.00%</b>	<b>2,883,297,640</b>	<b>100.00%</b>

Home Loan Size	Number of Loans	%	Principal Balance of Loans	%
0 to 30 000	3	0.05%	42,280	0.00%
30 000 to 50 000	2	0.04%	8,611,271	0.30%
50 000 to 100 000	107	1.91%	74,530,015	2.58%
100 000 to 200 000	506	9.03%	153,956,015	5.34%
200 000 to 300 000	695	12.40%	199,462,390	6.92%
300 000 to 400 000	666	11.88%	256,311,806	8.89%
400 000 to 500 000	690	12.31%	1,135,305,633	39.38%
500 000 to 1 000 000	2,019	36.02%	1,055,078,230	36.59%
1 000 000 and above	917	16.36%	2,883,297,640	100.00%
<b>Report Total</b>	<b>5,605</b>	<b>100.00%</b>	<b>2,883,297,640</b>	<b>100.00%</b>

