

Deal Name: BLUE GRANITE INVESTMENTS NO. 4 (PROPRIETARY) LIMITED

Notes:

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

Interest Period: From (including) 07 December 2009
 To (excluding) 21 September 2009
 To (excluding) 21 December 2009

AMOUNTS ARE IN RANDS

	Class A0	Class A1	Class A2
ISIN Code	ZAG000037276	ZAG000038225	ZAG000037284
Coupon Rate	0.18% above 3-month JIBAR	0.38% above 3-month JIBAR	0.40% above 3-month JIBAR
Type of Notes	Variable	Variable	Variable
Original Balance	350,000,000	2,302,040,000	1,650,000,000
Balance before Payment	39,114,550	2,302,040,000	1,650,000,000
Bond Factor before Payment	100.00%	100.00%	100.00%
Interest Payment	699,792.52	42,333,317.28	30,424,915.07
Principal Redemption	39,114,550.00	76,378,040.00	0.00
Balance after Payment	0	2,225,661,960	1,650,000,000
Bond Factor after Payment	0.00%	96.68%	100.00%
Step-up call date	21 March 2012	21 March 2012	21 March 2012

	Class B	Class C	Class D
ISIN Code	ZAG000037292	ZAG000037300	ZAG000037318
Coupon Rate	0.47% above 3-month JIBAR	0.77% above 3-month JIBAR	1.80% above 3-month JIBAR
Type of Notes	Variable	Variable	Variable
Original Balance	460,000,000	240,000,000	112,000,000
Balance before Payment	460,000,000	240,000,000	112,000,000
Bond Factor before Payment	100.00%	100.00%	100.00%
Interest Payment	8,562,376.99	4,646,833.97	2,456,132.38
Principal Redemption	0.00	0.00	0.00
Balance after Payment	460,000,000	240,000,000	112,000,000
Bond Factor after Payment	100.00%	100.00%	100.00%
Step-up call date	21 March 2012	21 March 2012	21 March 2012

	Class E	Class F
ISIN Code	ZAG000037326	ZAG000037334
Coupon Rate	3.25% above 3-month JIBAR	7.25% above 3-month JIBAR
Type of Notes	Variable	Variable
Original Balance	106,000,000	32,000,000
Balance before Payment	106,000,000	32,000,000
Bond Factor before Payment	100.00%	100.00%
Interest Payment	2,707,751.12	1,136,557.59
Principal Redemption	0.00	0.00
Balance after Payment	106,000,000	32,000,000
Bond Factor after Payment	100.00%	100.00%
Step-up call date	21 March 2012	21 March 2012

Accruals and Provisions

Opening balance of accruals/ provisions (closing balance previous reporting period)	1,932,137.73
Accrual adjustment	-
Amounts received	-
Release of accruals/provisions during the current reporting period	(83,968.24)
Amounts paid but not accrued for in the previous reporting period	-
Additional accruals/provisions during the current reporting period	-
Closing Balance at the end of reporting period	1,848,169.49
Accruals and Provision for the following reporting period	2,051,270.16

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

Beginning of the reporting period	9,515
Loans transferred in	245
Loans transferred out	(252)
Other movement	-
End of reporting period	9,508

Amounts

Beginning of reporting period	4,780,803,577
Instalment Received	(122,725,373)
Prepayments	(120,051,524)
Balances transferred in	139,934,019
Balances transferred out	(168,102,454)
Access Bond Withdrawals ⁽¹⁾	66,610,486
Redraws (excluding Access Bond) and Futher Advances ⁽¹⁾	-
Fees	933,254
Other movements	(1,497,630)
Interest	105,882,040
Loans at the end of reporting period	4,681,786,395
Purchases reserve	-
Loan balance	4,681,786,395
Cash reserve	134,457,454
Redraw reserve	110,010,644
Arrears reserve	60,672,600
Total	4,986,927,093

⁽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		References to Transaction Supplement	07 December 2009
Liabilities			
10.1.1.	Principal Balance of Notes Outstanding		4,941,154,550
10.1.2.	Less: Amount allocated for redemption of Notes on immediately succeeding Interest Payment Date (IPD)		(115,492,590)
			<u>4,825,661,960</u>
Assets			
10.1.3.	Principal Balance of Home Loans		4,681,786,395
	Less: Non Performing Loans		(137,145,449)
10.1.4.	Plus: Amount allocated to advance Redraws, Further Advances & to fund the purchase of Additional Assets on the succeeding IPD.		0.00
10.1.5.	Plus: Redraws and Further Advances advanced since previous Collection Period up to the succeeding IPD.		0.00
	Plus: Cash reserve		134,457,454
	Plus: Redraw reserve		110,010,644
	Plus: Arrears reserve		60,672,600
	Plus: Purchase reserve		0
			<u>4,849,781,643</u>
	<i>never to be less than zero</i>	Principal Deficiency	<u>0</u>

Quarterly Cash Flows

1. Moneys Receipt during the period (+ swap)	
Cash received on settlement date to purchase Home Loans	0.00
Loans substituted	168,102,454.11
Reserves	303,998,669.64
Amount Received from Cash Reserve	137,633,500.13
Amount Received from Purchases Reserve	0.00
Amount Received from Arrears Reserves	53,755,942.14
Amount Received from Redraw Reserve	112,609,227.38
Customer receipts	243,239,319.64
Instalments	122,725,373.09
Prepayments	120,051,523.89
Other movements	462,422.66
Delinquent Principal	0.00
Permitted Investments	0.00
Amount received from customers	547,237,989.28
Excluded Items	0.00
Past balances excluded each quarter but never reconciled	0.00
Investment matured	0.00
Expense over/underprovision	1,848,169.49
Other Income	0.00
Reinvestment revenue	7,496,489.07
Interest on Transaction Account	0.00
Interest on Cash reserve	2,520,714.19
Interest on Redraw reserve	2,062,402.52
Interest on Arrears reserve	984,523.14
Interest on Purchases reserve	0.00
Interest on Collections account	1,894,489.91
Interest on Permitted Investments	34,359.31
Interest on Swap	0.00
Income	9,344,658.56
TOTAL	724,685,101.95

2. Moneys Allocation	
Expenses and interest	95,671,742.48
Senior Expenses (Items 1-4)	2,704,065.56
Interest due and payable on the Class A0 Notes	699,792.52
Interest due and payable on the Class A1 Notes	42,333,317.28
Interest due and payable on the Class A2 Notes	30,424,915.07
Interest due and payable on the Class B Notes	8,562,376.99
Interest due and payable on the Class C Notes	4,646,833.97
Interest due and payable on the Class D Notes	2,456,132.38
Interest due and payable on the Class E Notes	2,707,751.12
Interest due and payable on the Class F Notes	1,136,557.59
Derivatives: Settlement and Termination Amount	1,835,566.61
Allocation to reserves, home loan advances and home loan purchases	511,685,202.96
Fund Arrears Reserves	60,672,599.56
Credit Cash Reserve up to Cash Reserve Required Amount	134,457,453.90
Credit Redraw Reserve up to Redraw Reserve Required Amount	110,010,644.10
Access Bond Withdrawals	66,610,486.00
Redraws (excluding Access Bond) and Futher Advances	0.00
Home loans purchased during substitutions	139,934,019.30
Principal collections allocated to the Purchases Reserve	0.00
Redemption of capital	115,492,590.00
Class A0	39,114,550.00
Class A1	76,378,040.00
Class A2	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	-
Subordinated expenses	-
TOTAL	724,685,101.95

Additional Information

Subordinated Loan No.1	
Balance at the beginning of reporting period	20,000,000.00
Bad debt write-off against Subordinated Loan in this quarter	0.00
Balance at the end of reporting period	20,000,000.00
Subordinated Loans No. 2	
Balance at the beginning of reporting period	43,700,000.00
Bad debt write-off against Subordinated Loan in this quarter	0.00
Balance at the end of reporting period	43,700,000.00
Cash Reserve	
Balance at the beginning of reporting period	137,633,500.13
Amount paid into the Cash Reserve during the period	0.00
Utilisation of the Cash Reserve during the period	(3,176,046.22)
Balance at the end of reporting period	134,457,453.90
Redraw Reserve	
Balance at the beginning of reporting period	112,609,227.38
Amount paid into the Redraw Reserve during the period	0.00
Utilisation of the Redraw Reserve during the period	(2,598,583.28)
Balance at the end of reporting period	110,010,644.10
Arrears Reserves	
Balance at the beginning of reporting period	53,755,942.14
Amount paid into the Arrears Reserves during the period	60,672,599.56
Utilisation of the Arrears Reserve during the period	(53,755,942.14)
Balance at the end of reporting period	60,672,599.56
Purchase Reserve	
Balance at the beginning of reporting period	0.00
Amount paid into the Purchase Reserve during the period	0.00
Utilisation of the Purchase Reserve during the period	0.00
Balance at the end of reporting period	0.00

Portfolio covenants

Covenant	Covenant	Current Level
The weighted average self-employed borrowers will not exceed the weighted average self-employed borrowers of the initial pool by more than 1%.	22.290%	18.860%
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%	5.740%
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.	1.845%	1.478%
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	78.848%	70.214%
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%.	19.941%	19.044%

Trigger Events

As at 7 December 2009	Test	Test Amount	Current Level on Rate	Breached?
Arrears Trigger (reference to Transaction Supplement: p 35 par 1.13)	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%	3.654%	Trigger breached
Arrears Reserve Required Amount (reference to Transaction Supplement: p 3 par 1.11)	The arrears reserve required amount shall be zero if the arrears reserve threshold is less than or equal to 0.80%.	75,094,200	60,672,600	Arrears reserve short funded
	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%	3.654%	Trigger breached
Cash Management Trigger (reference to Transaction Supplement: p 35 par 1.16)	The servicer is notified by any Rating Agency or Standard & Poors of a down-grade in the Required Credit Rating of the Servicer	Moody's: National scale national currency; at least Baa2 on a long-term scale; Fitch: National scale national currency credit rating of at least AA-(zaf) on a long-term scale. Standard & Poors: National scale credit rating of at least BBB on a long-term	Moody's: Aa3 ; Fitch: AA(zaf); Standard & Poors: BBBpi	Trigger not breached
Cash Reserve Capture Trigger (reference to Transaction Supplement: p 35 par 1.17)	Trigger is breached if the credit Rating of the Servicer falls below the Required Credit Rating.	Moody's: National scale national currency; at least Baa3 on a long-term scale; Fitch: National scale national currency credit rating of at least AA-(zaf) on a long-term scale. Standard & Poors: National scale credit rating of at least BBB on a long-term	Moody's: Aa3; Fitch: AA(zaf); Standard & Poors: BBBpi	Trigger not breached
Derivative Counterparty (reference to Transaction Supplement: p 39 par 1.39)	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. Standard & Poors: National scale credit rating of at least BBB on a long-term sca	Moody's: Aa3; Fitch: AA(zaf) Standard & Poors: BBBpi	Trigger not breached
Notification Trigger Event (reference to Transaction Supplement: p 39 par 1.60)	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,za on a long-term scale; Fitch: National scale national currency credit rating of at least AA-(zaf) on a long-term scale. Standard & Poors: National scale credit rating of at least BBB on a long-t	Moody's: Aa3; Fitch: AA(zaf); Standard & Poors: BBBpi	Trigger not breached
Redraw Notification Trigger Event (reference to Transaction Supplement: p 40 par 1.75)	Trigger is breached when 1.20% of the principal balances of Home Loans are > 3 instalments in arrears AND/OR	1.20%	3.654%	Trigger breached
	Trigger is breached when the balance of the Redraw Reserve < 1/3 of Redraw Reserve required amount	36,670,214.70	110,010,644.10	

As at 7 December 2009	Test	Test Amount	Current Level on Rate	Breached?
Stop Purchase Event (reference to Transaction supplement p.61 par 1.90)	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 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
Class B Principal Lock-out (reference to Common Terms: p 6 par 2.2.9)	Cash Reserve funded up to the Cash Reserve Required Amount (B+C+D+E+F) as % of (A+B+C+D+E+F)<2x Issue Principal deficiency? Cash Reserve not funded up to the Cash Reserve Required Amount	< R142 179 150 36.18% less than 0 < R142 179 150	134,457,454 19.69% 0 134,457,454	In effect 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 not funded up to the Cash Reserve Required Amount	18.66% less than 0 < R142 179 150	10.15% 0 134,457,454	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 not funded up to the Cash Reserve Required Amount	9.52% less than 0 < R142 179 150	5.18% 0 134,457,454	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 not funded up to the Cash Reserve Required Amount	5.26% less than 0 < R142 179 150	2.86% 0 134,457,454	In effect
Class F Principal Lock-out (reference to Common Terms: p 13 par 2.2.21)	(F) as % of (E+F)<2x Issue Principal deficiency? Cash Reserve not funded up to the Cash Reserve Required Amount	1.22% less than 0 < R142 179 150	0.66% 0 134,457,454	In effect
Class B Interest Deferral Event (reference to Common Terms: p 6 par 2.2.8)	If Class A Notes outstanding and on IPD if Principal Deficiency > Sum (B+C+D+E+F) on such IPD	R950 000 000	-	No interest deferral
Class C Interest Deferral Event (reference to Common Terms: p 8 par 2.2.11)	If Class B Notes outstanding and on IPD if Principal Deficiency > Sum (C+D+E+F) on such IPD	R490 000 000	-	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	R250 000 000	-	No interest deferral
Class E Interest Deferral Event (reference to Common Terms: p 11 par 2.2.17)	If Class D Notes outstanding and on IPD if Principal Deficiency >Sum (E+F) Notes on such IPD	R138 000 000	-	No interest deferral
Class F Interest Deferral Event (reference to Common Terms: p 13 par 2.2.20)	If Class E Notes outstanding and on IPD if Principal Deficiency >F Notes on such IPD	R32 000 000	-	No interest deferral

Arrears Breakdown

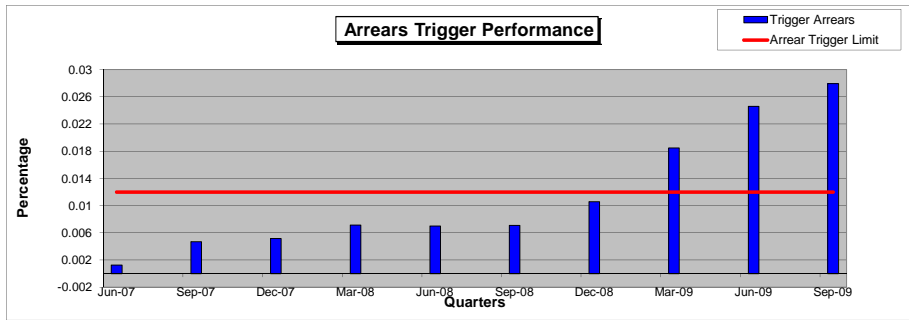
Arrears status	Number of Loans in Arrears	Number of Loans Outstanding ⁽²⁾ (%)	Principal Balance of Loans in Arrears	Percentage of principal outstanding ⁽²⁾ (%)
<= 1 instalment in Arrears	166	1.75%	92,539,003	1.98%
> 1 <= 2 instalments in Arrears	114	1.20%	72,101,106	1.54%
> 2 <= 3 instalments in Arrears	63	0.66%	38,649,741	0.83%
> 3 <= 4 instalments in Arrears	44	0.46%	24,301,815	0.52%
> 4 instalments in Arrears	161	1.69%	86,735,405	1.85%
SUB TOTAL	548	5.76%	314,327,070	6.71%
Legal	99	1.04%	73,492,901	1.57%
TOTAL	647	6.80%	387,819,971	8.28%

⁽²⁾ Participating Loans at the end of the period

Arrears Trigger Event

Arrears Trigger Event

	Jun-07	Sep-07	Dec-07	Mar-08	Jun-08	Sep-08	Dec-08
Trigger Arrears	0.126%	0.471%	0.516%	0.713%	0.701%	0.708%	1.055%
Arrear Trigger Limit	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%
Trigger Arrears	1.850%	2.461%	2.796%	3.654%			
Arrear Trigger Limit	1.20%	1.20%	1.20%	1.20%			



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 (%)
279	2.93%	1,708,354	4,142	43.56%

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 (%)
245	2.58%	1,627,170	3,447	36.25%

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
4	(152,231)	765,790	435	(28,837,959)
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 (%)
0.04%	(0.00%)	0.02%	4.52%	(0.62%)

⁽³⁾ A Default is a missed instalment and not a foreclosed loan

Life CPR						
Quarter 1 (June 2007)	Quarter 2 (September 2007)	Quarter 3 (December 2007)	Quarter 4 (March 2008)	Quarter 5 (June 2008)	Quarter 6 (September 2008)	Quarter 7 (December 2008)
n/a	5.38%	8.72%	10.37%	11.81%	11.58%	7.32%
Quarter 8 (March 2009)	Quarter 9 (June 2009)	Quarter 10 (Sept 2009)	Quarter 11 (Dec 2009)			
5.28%	8.14%	7.39%	4.57%			

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 ⁽⁴⁾	245	2.58%	139,934,019	2.99%
Movements out of the Issuer: Substitution ⁽⁴⁾	(252)	(2.65%)	(168,102,454)	(3.59%)
Movements into the Issuer: Pool clean up ⁽⁴⁾	-	0.00%	-	0.00%
Movements out of the Issuer: Pool clean up ⁽⁴⁾	-	0.00%	-	0.00%
Net movements	(7)	(0.07%)	(28,168,435)	(0.60%)

⁽⁴⁾ 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	82	297
BTV band 80% to 90% limited to 5% of balance	168	1,144
BTV band 60% to 80% limited to 10% of balance	595	6,850
BTV band < 60% limited to 65% of balance	1,260	59,319
Total	2,105	68,610
Total as percentage of opening principal balance	22.12%	1.39%

Access Bond Facility Availability

	07 September 2009	07 December 2009
Current weighted average BTV	70.71%	70.21%
Weighted average BTV if all Access Bond facilities are withdrawn	75.24%	75.64%
Covenant	78.85%	78.85%

Excess Spread Calculation

Description	Amount	% of notes outstanding before payment
Interest received from customers	95,231,539.08	1.927%
Interest received investments & derivatives	7,496,489.07	0.152%
Other	1,848,169.96	0.037%
Total interest received & other income	104,576,198.11	2.116%
Expenses	(4,539,633.01)	(0.092%)
Interest paid to noteholders	(92,967,676.92)	(1.881%)
Growth in reserves funded from interest	(6,916,657.42)	(0.140%)
Credit losses	(152,230.77)	(0.003%)
Application of interest received & other income	(104,576,198.11)	(2.116%)
Excess spread	(0.00)	(0.000%)

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%	2,601	27.35%	595,365,541	12.72%
40% to 50%	788	8.29%	375,022,720	8.01%
50% to 60%	923	9.71%	518,427,345	11.07%
60% to 70%	1,017	10.70%	615,326,602	13.14%
70% to 80%	1,165	12.25%	744,361,567	15.90%
80% to 85%	426	4.48%	286,191,237	6.11%
85% to 90%	538	5.66%	361,842,714	7.73%
90% to 95%	710	7.47%	433,286,502	9.25%
95% +	1,340	14.09%	751,962,167	16.07%
Report Total	9,508	100.00%	4,681,786,395	100.00%

Loan To Value	Number of Loans	%	Principal Balance of Loans	%
0 to 40%	1,117	11.75%	313,698,784	6.70%
40% to 50%	743	7.81%	302,203,466	6.45%
50% to 60%	904	9.51%	396,975,400	8.48%
60% to 70%	1,030	10.83%	538,168,273	11.49%
70% to 80%	1,470	15.46%	842,557,954	18.00%
80% to 85%	435	4.58%	238,531,249	5.09%
85% to 90%	702	7.38%	446,167,722	9.53%
90% to 95%	440	4.63%	247,327,417	5.29%
95% +	2,667	28.05%	1,356,156,130	28.97%
Report Total	9,508	100.00%	4,681,786,395	100.00%

Instalment To Income	Number of Loans	%	Principal Balance of Loans	%
0 - 5%	1,346	14.16%	297,448,432	6.35%
6 - 10%	1,912	20.11%	825,480,475	17.63%
11 - 15%	2,228	23.43%	1,112,534,516	23.76%
16 - 20%	1,906	20.05%	1,130,927,481	24.16%
21 - 25%	1,442	15.17%	918,698,345	19.62%
26 - 30%	546	5.73%	341,692,839	7.30%
31% +	128	1.35%	55,004,307	1.18%
Report Total	9,508	100.00%	4,681,786,395	100.00%

Geographical	Number of Loans	%	Principal Balance of Loans	%
Eastern Cape	467	4.91%	197,334,622	4.21%
Free State	345	3.63%	125,253,665	2.68%
Gauteng	4,777	50.24%	2,401,941,663	51.30%
KwaZulu Natal	1,159	12.19%	560,633,484	11.97%
Mpumalanga	462	4.86%	209,054,852	4.47%
North West	309	3.25%	141,906,479	3.03%
Northern Cape	139	1.46%	50,738,841	1.08%
Northern Province	203	2.14%	86,697,802	1.85%
Western Cape	1,643	17.28%	907,332,144	19.38%
Unknown	4	0.04%	892,843	0.03%
Report Total	9,508	100.00%	4,681,786,395	100.00%

Employment Type	Number of Loans	%	Principal Balance of Loans	%
Self-employed	1,065	11.20%	648,164,136	13.84%
Employed	7,963	83.75%	3,798,811,645	81.14%
Other	480	5.05%	234,810,615	5.02%
Report Total	9,508	100.00%	4,681,786,395	100.00%

Home Loan Size	Number of Loans	%	Principal Balance of Loans	%
0 to 30 000	4	0.05%	45,240	0.00%
30 000 to 50 000	2	0.02%	93,704	0.00%
50 000 to 100 000	134	1.41%	11,114,317	0.24%
100 000 to 200 000	896	9.42%	129,177,668	2.76%
200 000 to 300 000	1,291	13.58%	288,546,656	6.16%
300 000 to 400 000	1,263	13.28%	381,884,122	8.16%
400 000 to 500 000	1,276	13.42%	480,419,933	10.26%
500 000 to 1 000 000	3,232	33.99%	1,816,852,576	38.81%
1 000 000 and above	1,410	14.83%	1,573,652,179	33.61%
Report Total	9,508	100.00%	4,681,786,395	100.00%

