

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

**Notes:**

**Based on info as at each Determination Date ("DD") falling on:** 08 June 2009

**Interest Period:** From (including) 23 March 2009

To (excluding) 22 June 2009

**AMOUNTS ARE IN RANDS**

	<b>Class A0</b>	<b>Class A1</b>	<b>Class A2</b>
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	320,648,536	2,302,040,000	1,650,000,000
Bond Factor before Payment	100.00%	100.00%	100.00%
Interest Payment	7,312,341.55	53,645,541.84	38,533,015.07
Principal Redemption	116,237,644.00	0.00	0.00
Balance after Payment	204,410,892	2,302,040,000	1,650,000,000
Bond Factor after Payment	63.75%	100.00%	100.00%
Step-up call date	21 March 2012	21 March 2012	21 March 2012

	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>
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	10,822,816.99	5,826,193.97	3,006,500.38
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

	<b>Class E</b>	<b>Class F</b>
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	3,228,635.12	1,293,805.59
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)	2,955,797.67
Accrual adjustment	-
Amounts received	-
Release of accruals/provisions during the current reporting period	(331,671.12)
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	2,624,126.55
Accruals and Provision for the following reporting period	2,065,585.22

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

Beginning of the reporting period	9,665
Loans transferred in	938
Loans transferred out	(957)
Other movement	-
End of reporting period	9,646

**Amounts**

Beginning of reporting period	5,022,069,109
Instalment Received	(142,584,319)
Prepayments	(231,285,237)
Balances transferred in	616,944,692
Balances transferred out	(611,036,731)
Access Bond Withdrawals <sup>(1)</sup>	139,501,760
Redraws (excluding Access Bond) and Futher Advances <sup>(1)</sup>	0
Fees	(692,299)
Other movements	(13,379,840)
Interest	142,555,704
Loans at the end of reporting period	4,922,092,839
Purchases reserve	0
Loan balance	4,922,092,839
Cash reserve	142,179,150
Redraw reserve	116,328,395
Arrears reserve	44,230,574
<b>Total</b>	<b>5,224,830,957</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.

Principal Deficiency on DD	References to Transaction Supplement	08 June 2009
<b>Liabilities</b>		
10.1.1.	Principal Balance of Notes Outstanding	5,222,688,536
10.1.2.	Less: Amount allocated for redemption of Notes on immediately succeeding Interest Payment Date (IPD)	(116,237,644)
		<b>5,106,450,892</b>
<b>Assets</b>		
10.1.3.	Principal Balance of Home Loans	4,922,092,839
	Less: Non Performing Loans	(68,386,517)
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	142,179,150
	Plus: Redraw reserve	116,328,395
	Plus: Arrears reserve	44,230,574
	Plus: Purchase reserve	0
		<b>5,156,444,441</b>
	<i>never to be less than zero</i>	<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 substituted	611,036,730.65
<b>Reserves</b>	<b>297,760,424.52</b>
Amount Received from Cash Reserve	145,375,684.74
Amount Received from Purchases Reserve	0.00
Amount Received from Arrears Reserves	33,440,997.72
Amount Received from Redraw Reserve	118,943,742.06
<b>Customer receipts</b>	<b>386,514,005.66</b>
Instalments	142,584,319.17
Prepayments	231,285,237.44
Other movements	12,644,449.05
Delinquent Principal	0.00
Permitted Investments	0.00
<b>Amount received from customers</b>	<b>684,274,430.18</b>
<b>Excluded Items</b>	<b>0.00</b>
Past balances excluded each quarter but never reconciled	0.00
Investment matured	0.00
Expense over/underprovision	2,624,126.55
Other Income	15,000.00
Reinvestment revenue	10,392,894.95
Interest on Transaction Account	0.00
Interest on Cash reserve	3,376,885.98
Interest on Redraw reserve	2,762,906.71
Interest on Arrears reserve	776,790.40
Interest on Purchases reserve	0.00
Interest on Collections account	3,411,122.22
Interest on Permitted Investments	65,189.64
Interest on Swap	1,224,025.59
<b>Income</b>	<b>14,256,047.10</b>
<b>TOTAL</b>	<b>1,309,567,207.93</b>

<b>2. Moneys Allocation</b>	
<b>Expenses and interest</b>	<b>126,593,466.17</b>
Senior Expenses (Items 1-4)	2,924,615.66
Interest due and payable on the Class A0 Notes	7,312,341.55
Interest due and payable on the Class A1 Notes	53,645,541.84
Interest due and payable on the Class A2 Notes	38,533,015.07
Interest due and payable on the Class B Notes	10,822,816.99
Interest due and payable on the Class C Notes	5,826,193.97
Interest due and payable on the Class D Notes	3,006,500.38
Interest due and payable on the Class E Notes	3,228,635.12
Interest due and payable on the Class F Notes	1,293,805.59
Derivatives: Settlement and Termination Amount	0.00
<b>Allocation to reserves, home loan advances and home loan purchases</b>	<b>1,059,184,570.52</b>
Fund Arrears Reserves	44,230,574.03
Credit Cash Reserve up to Cash Reserve Required Amount	142,179,149.53
Credit Redraw Reserve up to Redraw Reserve Required Amount	116,328,395.07
Access Bond Withdrawals	139,501,760.22
Redraws (excluding Access Bond) and Futher Advances	0.00
Home loans purchased during substitutions	616,944,691.67
Principal collections allocated to the Purchases Reserve	0.00
<b>Redemption of capital</b>	<b>116,237,644.00</b>
Class A0	116,237,644.00
Class A1	0.00
Class A2	0.00
Class B	0.00
Class C	0.00
Class D	0.00
Class E	0.00
Class F	0.00
<b>Other moneys allocated</b>	<b>7,551,527.24</b>
Subordinated expenses	7,551,527.24
<b>TOTAL</b>	<b>1,309,567,207.93</b>

**Additional Information**

<b>Subordinated Loan No.1</b>	
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
<b>Subordinated Loans No. 2</b>	
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
<b>Cash Reserve</b>	
Balance at the beginning of reporting period	145,375,684.74
Amount paid into the Cash Reserve during the period	0.00
Utilisation of the Cash Reserve during the period	(3,196,535.21)
Balance at the end of reporting period	142,179,149.53
<b>Redraw Reserve</b>	
Balance at the beginning of reporting period	118,943,742.06
Amount paid into the Redraw Reserve during the period	0.00
Utilisation of the Redraw Reserve during the period	(2,615,346.99)
Balance at the end of reporting period	116,328,395.07
<b>Arrears Reserves</b>	
Balance at the beginning of reporting period	33,440,997.72
Amount paid into the Arrears Reserves during the period	44,230,574.03
Utilisation of the Arrears Reserve during the period	(33,440,997.72)
Balance at the end of reporting period	44,230,574.03
<b>Purchase Reserve</b>	
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**

<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 pool by more than 1%.	22.290%	18.346%
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.	1.845%	1.572%
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%	72.173%
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%	18.846%

**Trigger Events**

As at 8 June 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%	2.461%	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%. 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%	2.461%	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 Trigger is breached when the balance of the Redraw Reserve < 1/3 of Redraw Reserve required amount	1.20% (1/3 * Redraw reserve)	2.461% R38 776 132	Trigger breached

As at 8 June 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  No No Yes  No No  No	Stop purchase occurring: SPV in early amortisation
	Cash Reserve funded up to the Cash Reserve Required Amount	< R142 179 150	142,179,150	In effect
Class B Principal Lock-out (reference to Common Terms: p 6 par 2.2.9)	(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	36.18% 0 < R142 179 150	18.60% 0 142,179,150	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	9.60% 0 142,179,150	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	4.90% 0 142,179,150	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	2.70% 0 142,179,150	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	0.63% 0 142,179,150	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

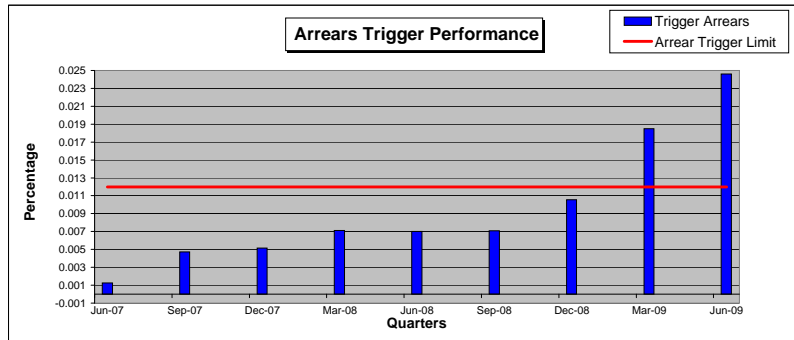
**Arrears Breakdown**

Arrears status	Number of Loans in Arrears	Number of Loans Outstanding <sup>(2)</sup> (%)	Principal Balance of Loans in Arrears	Percentage of principal outstanding <sup>(2)</sup> (%)
<= 1 instalment in Arrears	222	2.30%	113,060,950	2.30%
> 1 <= 2 instalments in Arrears	193	2.00%	106,151,078	2.16%
> 2 <= 3 instalments in Arrears	85	0.88%	42,321,866	0.86%
> 3 <= 4 instalments in Arrears	48	0.50%	27,408,264	0.56%
> 4 instalments in Arrears	121	1.25%	78,866,615	1.60%
<b>SUB TOTAL</b>	<b>669</b>	<b>6.94%</b>	<b>367,808,774</b>	<b>7.47%</b>
Legal	22	0.23%	17,994,145	0.37%
<b>TOTAL</b>	<b>691</b>	<b>7.16%</b>	<b>385,802,919</b>	<b>7.84%</b>

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

**Arrears Trigger Event**

	Jun-07	Sep-07	Dec-07	Mar-08	Jun-08	Sep-08	Dec-08
<b>Trigger Arrears</b>	<b>0.126%</b>	<b>0.471%</b>	<b>0.516%</b>	<b>0.713%</b>	<b>0.701%</b>	<b>0.708%</b>	<b>1.055%</b>
<b>Arrear Trigger Limit</b>	<b>1.20%</b>	<b>1.20%</b>	<b>1.20%</b>	<b>1.20%</b>	<b>1.20%</b>	<b>1.20%</b>	<b>1.20%</b>
	<b>Mar-09</b>	<b>Jun-09</b>					
<b>Trigger Arrears</b>	<b>1.850%</b>	<b>2.461%</b>					
<b>Arrear Trigger Limit</b>	<b>1.20%</b>	<b>1.20%</b>					



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 (%)
325	3.37%	2,033,812	3,461	35.88%

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 (%)
336	3.48%	2,264,741	2,770	28.72%

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	(77,930)	510,909	428	(28,367,521)
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 (%)
0.01%	(0.00%)	0.01%	4.44%	(0.58%)

<sup>(3)</sup> 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)					
5.28%	8.14%					

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	938	9.72%	616,944,692	12.53%
Movements out of the Issuer	(957)	(9.92%)	(611,036,731)	(12.41%)
Net movements	(19)	(0.20%)	5,907,961	0.12%

Excess Spread Calculation

Description	Amount	% of notes outstanding before payment
Interest received from customers	130,756,452.51	2.490%
Interest received investments & derivatives	11,616,920.55	0.221%
Other	2,639,127.02	0.050%
<b>Total interest received &amp; other income</b>	<b>145,012,500.07</b>	<b>2.761%</b>
Expenses	(2,924,615.66)	(0.056%)
Interest paid to noteholders	(123,668,850.51)	(2.355%)
Growth in reserves funded from interest	(10,789,576.31)	(0.205%)
Credit losses	(77,930.35)	(0.001%)
<b>Application of interest received &amp; other income</b>	<b>(137,460,972.83)</b>	<b>(2.617%)</b>
<b>Excess spread</b>	<b>7,551,527.24</b>	<b>0.144%</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%	2,472	25.63%	605,338,598	12.30%
40% to 50%	756	7.84%	367,728,214	7.47%
50% to 60%	864	8.96%	488,998,884	9.93%
60% to 70%	937	9.71%	561,053,560	11.40%
70% to 80%	1,062	11.01%	674,147,782	13.70%
80% to 85%	458	4.75%	320,485,726	6.51%
85% to 90%	587	6.09%	417,756,829	8.49%
90% to 95%	576	5.97%	382,596,422	7.77%
95% +	1,934	20.05%	1,103,986,824	22.43%
<b>Report Total</b>	<b>9,646</b>	<b>100.00%</b>	<b>4,922,092,839</b>	<b>100.00%</b>

Loan To Value	Number of Loans	%	Principal Balance of Loans	%
0 to 40%	1,080	11.20%	320,817,925	6.52%
40% to 50%	699	7.25%	290,101,472	5.89%
50% to 60%	809	8.39%	358,576,574	7.29%
60% to 70%	922	9.56%	475,375,809	9.66%
70% to 80%	1,251	12.97%	702,474,038	14.27%
80% to 85%	452	4.69%	268,547,836	5.46%
85% to 90%	758	7.86%	502,584,142	10.21%
90% to 95%	489	5.07%	297,391,175	6.04%
95% +	3,186	33.03%	1,716,224,868	34.87%
<b>Report Total</b>	<b>9,646</b>	<b>100.00%</b>	<b>4,922,092,839</b>	<b>100.00%</b>

Instalment To Income	Number of Loans	%	Principal Balance of Loans	%
0 - 5%	1,424	14.76%	325,330,404	6.61%
6 - 10%	1,896	19.66%	847,562,650	17.22%
11 - 15%	2,197	22.78%	1,151,394,751	23.39%
16 - 20%	1,877	19.46%	1,158,495,484	23.54%
21 - 25%	1,452	15.06%	960,551,690	19.52%
26 - 30%	654	6.78%	409,718,639	8.32%
31% +	146	1.51%	69,039,222	1.40%
<b>Report Total</b>	<b>9,646</b>	<b>100.00%</b>	<b>4,922,092,839</b>	<b>100.00%</b>

Geographical	Number of Loans	%	Principal Balance of Loans	%
Eastern Cape	458	4.75%	206,662,825	4.20%
Free State	365	3.78%	137,834,993	2.80%
Gauteng	4,945	51.26%	2,570,458,770	52.22%
KwaZulu Natal	1,148	11.90%	578,854,970	11.76%
Mpumalanga	456	4.73%	208,682,223	4.24%
North West	304	3.15%	141,436,791	2.87%
Northern Cape	150	1.56%	60,727,687	1.23%
Western Cape	1,618	16.77%	927,574,630	18.85%
Unknown	4	0.04%	1,213,563	0.02%
<b>Report Total</b>	<b>9,646</b>	<b>100.00%</b>	<b>4,922,092,839</b>	<b>100.00%</b>

Employment Type	Number of Loans	%	Principal Balance of Loans	%
Self-employed	1,044	10.82%	635,413,775	12.91%
Employed	8,089	83.86%	4,019,086,167	81.65%
Other	513	5.32%	267,592,897	5.44%
<b>Report Total</b>	<b>9,646</b>	<b>100.00%</b>	<b>4,922,092,839</b>	<b>100.00%</b>

Home Loan Size	Number of Loans	%	Principal Balance of Loans	%
0 to 30 000	3	0.03%	15,058	0.00%
30 000 to 50 000	1	0.01%	43,962	0.00%
50 000 to 100 000	132	1.37%	11,631,068	0.24%
100 000 to 200 000	895	9.28%	132,706,400	2.70%
200 000 to 300 000	1,281	13.28%	299,021,627	6.08%
300 000 to 400 000	1,242	12.88%	389,932,114	7.92%
400 000 to 500 000	1,262	13.08%	485,626,501	9.87%
500 000 to 1 000 000	3,311	34.33%	1,889,361,537	38.39%
1 000 000 and above	1,519	15.75%	1,713,754,572	34.82%
<b>Report Total</b>	<b>9,646</b>	<b>100.00%</b>	<b>4,922,092,839</b>	<b>100.00%</b>

