

1. (a) Deal Summary and Reporting Entity Contacts

Deal Name

Issue Date
Report Date
Interest Period
Current Payment Date
Next Payment Date

iKhaya RMBS 1 Limited

12 February 2007
09 December 2009
09 September 2009 - 09 December 2009
09 December 2009
09 March 2010

Reporting Entity

Contact person
Address

Rand Merchant Bank

Phone
Fax
Email
Web Address

George Wicks
1 Merchant Place
Cnr Fredman and Rivonia Street
Sandton, Johannesburg
South Africa, 8000
0027 11 282 4344
0027 11 282 4181
george.wicks@rmb.co.za
www.rmb.co.za

Issuer

Listing
Contact person
Address

iKhaya RMBS 1 Limited

Phone
Fax
Email

Bond Exchange of South Africa
George Wicks
1 Merchant Place
Cnr Fredman and Rivonia Street
Sandton, Johannesburg
South Africa, 8000
0027 11 282 4344
0027 11 282 4181
george.wicks@rmb.co.za

Servicer

Contact person
Address

FNB Homeloans

Phone
Email

Ewald Kellerman
Ground Floor, FNB Building
1 Enterprise Road
Fairlands
2000
0027 11 632 0021
ewald.kellerman@fnb.co.za

Trustee

Contact person
Address

Security SPV Owner Trust

Phone
Fax
Email

Willem Jordaan Du Plessis
155, 5th Street
Sandton
Johannesburg
South Africa, 2196
011 535 8000

1. (b) Note Information (Cumulative)
AMOUNTS ARE IN RANDS

	Class A1	Class A2	Class A3
ISIN Code			ZAG000037722
Credit rating	AAA(ZAF)	AAA(ZAF)	AAA(ZAF)
Coupon Rate	0.15% above 3-month JIBAR	0.28% above 3-month JIBAR	0.32% above 3-month JIBAR
Current rate	N/A	N/A	N/A
Type of Notes	Variable	Variable	Variable
Original Balance	150,000,000	150,000,000	150,000,000
Balance before Payment	0.00	0.00	0.00
Interest Payment	0.00	0.00	0.00
Principal Redemption	0.00	0.00	0.00
Balance after Payment	0.00	0.00	0.00
Bond factor after payment	0.00%	0.00%	0.00%
Step-up call date	10 December 2007	10 December 2008	10 December 2009
Step-up call rate increase	0.05%	0.05%	0.07%

	Class A4	Class A5	Class B
ISIN Code	ZAG000037730	ZAG000037748	ZAG000037755
Credit rating	AAA(ZAF)	AAA(ZAF)	AA(ZAF)
Coupon Rate	0.36% above 3-month JIBAR	0.40% above 3-month JIBAR	0.44% above 3-month JIBAR
Current rate	7.458%	7.498%	7.538%
Type of Notes	Variable	Variable	Variable
Original Balance	150,000,000	1,113,000,000	77,000,000
Balance before Payment	140,000,000	1,113,000,000	70,921,053
Interest Payment	2,603,148.49	20,806,025.59	1,332,845.58
Principal Redemption	0.00	0.00	0.00
Balance after Payment	140,000,000	1,113,000,000	70,921,053
Bond factor after payment	100.00%	100.00%	100.00%
Step-up call date	10 December 2010	10 March 2011	10 March 2011
Step-up call rate increase	0.07%	0.12%	0.20%

	Class C	Class D	Subordinated loan
ISIN Code	ZAG000037763	ZAG000037771	
Credit rating	A(ZAF)	BBB(ZAF)	
Coupon Rate	0.84% above 3-month JIBAR	1.63% above 3-month JIBAR	1200% above 3-month JIBAR
Current rate	7.938%	8.728%	19.098%
Type of Notes	Variable	Variable	Variable
Original Balance	62,000,000	48,000,000	56,000,000
Balance before Payment	57,105,263	44,210,526	56,000,000
Interest Payment	1,130,149.14	962,030.74	0.00
Principal Redemption	0.00	0.00	0.00
Balance after Payment	57,105,263	44,210,526	56,000,000
Bond factor after payment	100.00%	100.00%	100.00%
Step-up call date	10 March 2011	10 March 2011	
Step-up call rate increase	0.25%	0.45%	

1. (c) Allocation of funds
Allocation of Interest / Revenue Receipt

Available Funds/ Receipts	76,884,126
Trustee costs	-
Third party costs (Agent costs, Paying Agent fees)	-
Swap payment	293,820
Servicer fee	406,229
Liquidity facility provider	-
Redraw facility Provider	50,635
Interest on Notes:	-
IKH1A1	-
IKH1A2	-
IKH1A3	-
IKH1A4	2,603,148
IKH1A5	20,806,026
IKH1B	1,332,846
IKH1C	1,130,149
IKH1D	962,031
Build Arrears reserve	(4,540,547)
Build liquidity reserve	(771,528)
Interest on subloan	2,666,395
Capital on notes and subloan	-
Total Allocation R	51,944,923

1. (d) Assets/ Liabilities
Liabilities

Notes	1,449,465,872
Other	16,559,925
Suordinated loan	56,000,000
	1,522,025,798

Assets

Principal balance of home loans	1,393,336,692
General reserve	76,884,126
Arrears reserve	32,040,090
Liquidity reserve	44,644,818
Other	20,061,417
	1,566,967,144

SURPLUS/ (DEFICIT)
44,941,346 1.03

1. (e) Principal Deficiency Check

Capital & Prepayments received in collection period	81,099,583
Writeoffs	1,930,475
Principal deficiency as at prior Determination date	-
Redraws/Readvances funded from Prepayments	44,233,521
Potential Redemption Amount	34,935,588

Cash available before application of POP

Transaction account	76,430,691
Arrears reserve account	31,856,778
Liquidity reserve account	44,389,391

POP Allocation -> Items 1 - 13

22,272,809

Principal Deficiency

-

Adjusted Principal Deficiency

-

2. Performance

(a) Mortgage Portfolio Information (if more than one portfolio, please duplicate for each)

Portfolio Characteristics	Current Period (Date)	Issue Date
Mortgage Loans Outstanding as at closing	R 1,393,455,032	R 1,956,112,316
Mortgage Loans Outstanding - Previous Period	R 1,425,557,131	-
Principal Prepayments (if any)	R 0	-
Scheduled Repayments (if any)	(67,150,172)	-
Principal Amount of Loans Repurchased (Non Eligible Loans if any)	R 0	-
Principal Amount of Loans Substituted (if any)	R 0	-
Further Advances (if any)	R 41,461,062	-
Principal Losses (if any)	R -6,412,989	-
Mortgage Loans Outstanding as of Current Period	R 1,393,455,032	R 1,956,112,316
Number of Loans Outstanding as at closing	2,556	3,368
Number of Loans Prepaid/Repaid in full	0	-
Number of Loans Repurchased (Non Eligible Loans if any)*	0	-
Number of Loans Substituted (if any)**	0	-
Number of Loans as of Current Period	2,556	3,368

Annualised Constant Payment Rate (CPR%)	4.8%	0.0%
Period Constant Payment Rate (CPR%)	1.2%	0.0%
Weighted Average Original LTV (%)	73.3%	74.0%
Weighted Average Current Seasoning at closing (in months)	39.68	39.68
Weighted Average Current Seasoning (in months)		39.68
Weighted Average Remaining Term to Maturity at closing (in years)	17.20	17.20
Weighted Average Current Remaining Term to Maturity (in years)		17.20
Weighted Average Interest Rate (%)	9.53	10.92%
Weighted Average Margin (%)	0.00%	0.00%

* Removals (eg. Breach of Eligibility Criteria)	Current Period (Date)
Number of Loans	-
Amount of Loans	-
LTV (%)	0.0%

** Substitution / Replenishment	Current Period (Date)
Number of Loans	-
Amount of Loans	-
LTV (%)	0.0%

Arrears Profile	Current Period (Date)				Issue Date
	Number of Loans	% By Number	Amount	% of amount	Amount
Performing Balance	2,322	90.85%	1,224,098,617	87.86%	R 1,956,112,316
>0 - <=1 months in arrears	61	2.39%	41,150,133	2.59%	0
>1 - <=2 months in arrears	31	1.21%	21,088,934	1.53%	0
>2 - <=3 months in arrears	16	0.63%	10,584,425	0.98%	0
>3 - <=4 months in arrears	16	0.63%	11,140,782	0.85%	0
>4 - <=5 months in arrears	13	0.51%	9,182,541	0.66%	0
>5 - <=6 months in arrears	10	0.39%	7,578,573	0.28%	0
>6 - <=12 months in arrears	37	1.45%	26,217,818	1.77%	0
12+ months in arrears	50	1.96%	42,413,211	3.47%	0
Litigations					0
Repossessions					0
	2,556	100%	1,393,455,032	100%	R 1,956,112,316
Interest Arrears capitalised	-	0.0%	-	0.0%	-
Credit Events	-	0.0%	-	0.0%	-

(b) Mortgage Portfolio Covenant Information

Triggers	Circumstance	Breached?	Actual Level
Trigger Event There is a default or breach by the Servicer to the Servicing Agreement; or the credit rating of the Servicer falls below the Required Credit Rating		No	No Default
Stop Purchase Event the occurrence of any of the following events – - the Target Maturity Date of the Class D Notes being reached; or - all of the Class A Notes being redeemed; or - the Issuer amending or varying the Eligibility Criteria unless the Issuer has provided the Rating Agency with written notice of such amendment or variation, has not been notified in writing that the proposed amendment or variation may cause the Rating Agency to downgrade or withdraw its then current Rating of the Notes; or - the Arrears Reserve Account not being funded at the Arrears Reserve Required Amount on two consecutive Payment Dates; or		No	No Default
- the removal of FirstRand as the Servicer; or - the Principal Deficiency calculated on the Determination Date immediately preceding the date on which Additional Receivables are purchased exceeds zero; or - an Enforcement Notice has been given by Secureco which remains in effect		No	No Default
Arrear Reserve Trigger Event As at Determination date, the aggregate Principal Balances of all defaulted receivables exceeding 0.8% of the aggregate Principal balances of all receivables measured as at the issue date, provided that a Arrear Reserve trigger event shall cease when the aggregate Principle balances of all defaulted receivables is equal to or less than 0.6% of aggregate principle balances of all receivables measured as at issue date		Yes	5.36%
Principal Lock out Event the occurrence or existence of any of the following events:- -the aggregate outstanding principal amount of class B notes, the class C notes, class D notes and the capital balance outstanding on the Subordinated Loan expressed as a percentage of the aggregate outstanding principal amount of all the notes then in issue plus the capital outstanding on the subordinated Loan less than two times that percentage measured at issue date , or (25%)		No	16%
-the aggregate outstanding balance of the defaulted receivables expressed as a percentage of the aggregate receivables pool being more than 4.65% of the aggregate outstanding balance of the receivables pool as at issue date, or -a principal deficiency existing, or -the rating agency having notified the issuer in writing that the then current rating of the notes will be downgraded or withdrawn if any of principal is paid on notes		Yes	5.36%
		No	No Default
		No	No Default
Redraw Reserve Trigger Event - as at any determination date preceeding a interest payment date, the aggregate potential redraw amount iro all receivables held by issuer as at determination date exceeding 90% of aggregate available amount under all Redraw Facility Agreement iro redraws and all amounts standing to the credit of the Redraw Reserve, provided that a redraw reserve trigger event shall cease when the aggregate potential redraw amount iro all receivables equal to or less than 90% of the aggregate available amount under redraw facility agreements plus amounts standing to the credit of Redraw Reserve iro redraws		No	No Default
Portfolio Covenants the conditions which must be fulfilled prior to the Issuer acquiring any Additional Receivable		No	No Default

(c) Mortgage Portfolio Breakdown

Regional Distribution	Current Period (Date)				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Eastern Cape	174	6.81%	93,767,025.25	6.73%	283	8%	R 161,638,384	8%
Free State	77	3.01%	31,121,396.30	2.23%	109	3%	R 53,269,693	3%
Gauteng	993	38.85%	556,476,157.28	39.93%	1,270	38%	R 752,749,523	38%
Kwazulu-Natal	447	17.49%	236,554,295.64	16.98%	566	17%	R 320,525,758	16%
Northern Province	38	1.49%	19,767,413.76	1.42%	43	1%	R 20,068,140	1%
Northern Cape	25	0.98%	11,851,284.17	0.85%	35	1%	R 17,036,394	1%
North West	59	2.31%	32,364,002.17	2.32%	77	2%	R 44,181,291	2%
Mpumalanga	76	2.97%	35,436,761.17	2.54%	112	3%	R 57,307,741	3%
Western Cape	667	26.10%	376,116,696.21	26.99%	875	26%	R 529,335,392	27%
Unknown	0	0.00%	-	0.00%	-	0%	R -	0%
	2556	100.0%	R 1,393,455,032	100.0%	3370	100.0%	R 1,956,112,316	100.0%

Repayment Type	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Debit Order with FNB	1494	58.45%	850,447,551.88	61.03%	1,975	59%	R 1,190,920,756	61%
Debit Order with Another Bank	658	25.74%	361,220,960.66	25.92%	1,093	32%	R 632,431,961	32%
Salary Deductions	404	15.81%	181,786,519.41	13.05%	302	9%	R 132,759,598	7%
	2556	100%	R 1,393,455,032	100%	3370	100.0%	R 1,956,112,316	100.0%

Loan Purpose	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Purchase	2,556	100.0%	R 1,393,455,032	100.0%	3370	100.0%	R 1,956,112,316	100.0%
Re-mortgage	0	0.0%	-	0.0%	0	0.0%	-	0.0%
Construction	0	0.0%	-	0.0%	0	0.0%	-	0.0%
Others (define)	0	0.0%	-	0.0%	0	0.0%	-	0.0%
Total	2556	100.0%	R 1,393,455,032	100.0%	3370	100.0%	R 1,956,112,316	100.0%

Occupancy Status	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Holiday Home	12	0.47%	7,410,046.40	0.53%	806	24%	R 497,691,045	25%
Primary Residence	2544	99.53%	1,386,044,985.55	99.47%	2,564	76%	R 1,458,421,270	75%
	2556	100%	R 1,393,455,032	100%	3370	100.0%	R 1,956,112,316	100.0%

LTV Ratio	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
0 - 10	145	6%	56,643,632.00	4%	15	0%	R 8,525,008	0.44%
11 - 20	80	3%	36,391,665.95	3%	52	2%	R 30,589,151	1.56%
21 - 30	131	5%	71,466,911.30	5%	67	2%	R 30,973,994	1.58%
31 - 40	188	7%	95,904,117.42	7%	180	5%	R 81,366,761	4.16%
41 - 50	300	12%	176,105,552.03	13%	405	12%	R 193,780,851	9.91%
51 - 60	335	13%	190,148,792.55	14%	437	13%	R 213,721,984	10.93%
61 - 70	282	11%	162,103,333.71	12%	375	11%	R 211,424,484	10.81%
71 - 80	280	11%	162,842,553.35	12%	442	13%	R 259,277,938	13.25%
81 - 90	307	12%	167,890,441.93	12%	535	16%	R 329,957,022	16.87%
91 - 95	161	6%	84,343,867.02	6%	241	7%	R 158,319,205	8.09%
96 - 100	292	11%	157,543,230.55	11%	621	18%	R 438,175,918	22.40%
>100	55	2%	32,070,934.14	2%	-	0%	R -	0%
	2556	100.0%	R 1,393,455,032	100.0%	3370	100.0%	R 1,956,112,316	100.0%

Seasoning in Months	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
=<6 months	0	0.00%	-	0.00%	0	0%	R -	0%
6-12 months	0	0.00%	-	0.00%	0	0%	R -	0%
13-18 months	0	0.00%	-	0.00%	0	0%	R -	0%
19-24 months	0	0.00%	-	0.00%	1255	37%	R 716,369,703	37%
25 - 36 months	0	0.00%	-	0.00%	981	29%	R 618,103,984	32%
37 - 48 months	960	37.57%	531,954,166.66	38.18%	319	9%	R 194,376,857	10%
49 - 60 months	495	19.37%	315,402,603.17	22.63%	216	6%	R 126,260,926	6%
>60 months	1100	43.05%	546,098,262.12	39.19%	599	18%	R 301,000,846	15%
	2555	100%	R 1,393,455,032	100%	3370	100.0%	R 1,956,112,316	100.0%

Borrower Status	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Employed	1823	71.32%	914,519,626.17	65.63%	2,473	73%	R 1,325,603,770	67.8%
Self Employed	677	26.49%	442,897,940.41	31.78%	897	27%	R 630,508,546	32.2%
Unemployed	21	0.82%	12,559,660.86	0.90%	-	0%	R -	0%
Unknown	35	1.37%	23,477,804.51	1.68%	-	0%	R -	0%
Total	2556	100.0%	R 1,393,455,032	100.0%	3370	100.0%	R 1,956,112,316	100.0%

Mortgage Size	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
=<500000	1388	54.30%	408,568,630.46	29.32%	1706	51%	R 611,981,423	31%
500001 - 800000	711	27.82%	452,095,725.29	32.44%	1079	32%	R 681,351,773	35%
800001 - 1100000	266	10.41%	246,477,722.95	17.69%	362	11%	R 333,941,531	17%
1100001 - 1500000	122	4.77%	154,002,993.37	11.05%	147	4%	R 188,061,817	10%
1500001 - 1800000	33	1.29%	54,078,252.33	3.88%	40	1%	R 64,762,528	3%
1800001 - 2100000	20	0.78%	38,177,479.28	2.74%	23	1%	R 44,492,949	2%
2100001 - 2500000	9	0.35%	20,603,460.60	1.48%	8	0%	R 18,001,139	1%
>2500000	7	0.27%	19,450,767.67	1.40%	5	0%	R 13,519,155	1%
Total	2556	100.0%	R 1,393,455,032	100.0%	3370	100.0%	R 1,956,112,316	100.0%

Mortgage Payment Frequency	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Monthly	2556	100.0%	R 1,393,455,032	100.0%	3370	100.0%	R 1,956,112,316	100.0%
Quarterly	0	0.0%	R -	0.0%	0	0.0%	R -	0.0%
Semi-annually	0	0.0%	R -	0.0%	0	0.0%	R -	0.0%
Annually	0	0.0%	R -	0.0%	0	0.0%	R -	0.0%
Total	2556	100.0%	R 1,393,455,032	100.0%	3370	100.0%	R 1,956,112,316	100.0%

Interest Payment Type	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Fixed	0	0.0%	R -	0.0%	0	0.0%	R -	0.0%
Variable	2556	100.0%	R 1,393,455,032	100.0%	3,370	100%	R 1,956,112,316	100%
Mixed	0	0.0%	R -	0.0%	0	0.0%	R -	0.0%
Others (define)	0	0.0%	R -	0.0%	0	0.0%	R -	0.0%
Total	2556	100.0%	R 1,393,455,032	100.0%	3370	100.0%	R 1,956,112,316	100.0%

Distribution by Lien	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
First Lien	2556	100.0%	R 1,393,455,032	100.0%	3,370	100.0%	R 1,956,112,316	100%
Second Lien	0	0.0%	R -	0.0%	0	0.0%	R -	0.0%
Total	2556	100.0%	R 1,393,455,032	100.0%	3370	100.0%	R 1,956,112,316	100.0%

Debt-to-Income Ratio % or Income Multipl	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
0 - 5	Note 1	Note 1	Note 1	Note 1	49	1%	R 21,137,573	1%
6 - 10	Note 1	Note 1	Note 1	Note 1	255	8%	R 127,000,067	6%
11 - 15	Note 1	Note 1	Note 1	Note 1	505	15%	R 258,776,308	13%
16 - 20	Note 1	Note 1	Note 1	Note 1	735	22%	R 427,582,336	22%
20 - 25	Note 1	Note 1	Note 1	Note 1	889	26%	R 535,137,413	27%
26 - 30	Note 1	Note 1	Note 1	Note 1	937	28%	R 586,478,618	30%
>30	Note 1	Note 1	Note 1	Note 1	-	0%	R -	0%
Total	0	0.0%	0	0.0%	3370	100.0%	R 1,956,112,316	100.0%

Borrower Profile	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
Close Corporation	54	2.1%	39,379,701	2.8%	0	0.0%	0	0.0%
Individual	1156	45.2%	614,021,745	44.1%	0	0.0%	0	0.0%
Joint	1232	48.2%	662,240,469	47.5%	0	0.0%	0	0.0%
Multiple	2	0.1%	571,083	0.0%	0	0.0%	0	0.0%
Pty Company	31	1.2%	22,946,933	1.6%	0	0.0%	0	0.0%
Trust	81	3.2%	54,295,101	3.9%	0	0.0%	0	0.0%
Totals	2556	100.0%	1,393,455,031	100.0%	0	0.0%	R -	0.0%

Additional information	SINCE INCEPTION			
	Number of Loans	Amount		
Default	234	R 169,356,415		
Foreclosure	37	R 29,754,592		
Losses	37	R 8,441,851		
Recoveries	37	R 21,312,741		

Remaining Maturity	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
0 - 5	34	1.3%	7,361,298	0.5%	0	0.0%	0	0.0%
5 - 10	179	7.0%	59,801,286	4.3%	0	0.0%	0	0.0%
10 - 15	416	16.3%	220,630,217	15.8%	0	0.0%	0	0.0%
15 - 20	1886	73.8%	1,076,562,159	77.3%	0	0.0%	0	0.0%
20 - 25	8	0.3%	5,401,802	0.4%	0	0.0%	0	0.0%
> 25	33	1.29%	23,698,270	1.7%	0	0.0%	0	0.0%
Totals	2556	100.0%	1,393,455,032	100.0%	0	0.0%	R -	0.0%

Interest Rate Distribution	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
0 - 8	83	3.2%	28,809,514	2.1%	0	0.0%	0	0.0%
8 - 8.5	269	10.5%	199,104,014	14.3%	0	0.0%	0	0.0%
8.5 - 9.0	1179	46.1%	730,839,791	52.4%	0	0.0%	0	0.0%
9.0 - 9.5	573	22.4%	263,629,826	18.9%	0	0.0%	0	0.0%
9.5 - 10.0	207	8.1%	89,381,863	6.4%	0	0.0%	0	0.0%
10.0 - 10.5	203	7.9%	62,323,604	4.5%	0	0.0%	0	0.0%
10.5 - 11.0	12	0.5%	4,462,035	0.3%	0	0.0%	0	0.0%
11.0 - 11.5	3	0.1%	862,334	0.1%	0	0.0%	0	0.0%
> 11.5	27	0.01056338	14,042,051	1.0%	0	0	0	0
Totals	2,556	100.0%	1,393,455,032	100.0%	0	0.0%	R -	0.0%

Valuation method	Current Period				Original Information			
	Number of Loans	% By Number	Amount	% of amount	Number of Loans	% By Number	Amount	% of amount
AVM	287	11.2%	165,036,053	11.8%	0	0.0%	0	0.0%
Internal & External Assessor	2269	88.8%	1,228,418,979	88.2%	0	0	0	0
Total	2556	100.0%	1,393,455,032	100.0%	0	0.0%	R -	0.0%

NOTE 1: The information is only obtained at inception

3 . Counterparty Details

(a) Issuer Collateral Providers

Type of Facility	Arrears Reserve
Name of Provider	First National Bank
Facility Amount	28,169,781
Amount Outstanding at beginning of period	32,156,629
Amount added to facility	(4,540,547)
Drawings	-
Repayment of Drawings	-
Interest Accrued	553,700
Amount Outstanding at end of period	28,169,781
Amount Undrawn at End of Period	-
Current Ratings of Counterparty	F1+
Rating Trigger	F1+

Type of Facility	Redraw Facility
Name of Provider	ABSA Bank Limited
Facility Amount	178,154,605
Amount Outstanding at beginning of period	-
Amount Undrawn at Beginning of Period	-
Drawings	-
Repayment of Drawings	-
Interest Accrued	-
Amount Outstanding at end of period	-
Amount Undrawn at End of Period	-
Current Ratings of Counterparty	F1+
Rating Trigger	F1+
Potential redraw obligation amounts to R6m compared to a redraw facility of R216m	

Type of Facility	Liquidity Facility
Name of Provider	ABSA Bank Limited
Facility Amount	39,194,013
Amount Outstanding at beginning of period	-
Amount Undrawn at Beginning of Period	39,194,013
Drawings	(771,528)
Repayment of Drawings	-
Interest Accrued	771,528
Amount Outstanding at end of period	39,194,013
Amount Undrawn at End of Period	-
Current Ratings of Counterparty	F1+
Rating Trigger	F1+

(b) Swap/Cap Details

Type of Product	Swap
Name of Provider	Rand Merchant Bank
Notional Amount	1,449,465,872
Swap Rate	3M Jibar%
Net Payment / Receipt	293,820
Swap Margin Rate	0%
Current Ratings of Counterparty	F1+
Rating Trigger	F1+

Type of Product	Swap
Name of Provider	Rand Merchant Bank
Notional Amount	1,449,465,872
Swap Rate	Prime Rate
Net Payment / Receipt	293,820
Swap Margin Rate	0%

