

Annexure A
(Confidential and not available for inspection by the public)

Name of bank/ Special Purpose Institution
Quarter ended (yyyy-mm-dd)

A. Credit risk (R'000)

The following table documents the status of the issuer's Special Purpose Institution¹ assets as at the quarter-end
(All amounts to be rounded to the nearest R'000)

Credit risk classification and Asset Class	Total gross credit exposure, collateral and specific impairment														Total gross credit exposure Sum (Col 7+10+13)	Total impairment			
	Performing assets				Special mention ²				Doubtful ²				Loss ²						
	Gross exposure ³	Collateral ⁴	Specific credit impairment	Gross exposure ³	Collateral ⁴	Specific credit impairment	Gross exposure ³	Collateral ⁴	Specific credit impairment	Gross exposure ³	Collateral ⁴	Specific credit impairment	Gross exposure ³	Collateral ⁴			Specific credit impairment		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Non-retail (total of items 2 to 5)	1070735	1070736	1070737	1070738	1070739	1070740	1070741	1070742	1070743	1070744	1070745	1070746	1E+06	1070748	1070749	1070750	1070751	1070752	
Corporate receivables	2	1070753	1070754	1070755	1070756	1070757	1070758	1070760	1070761	1070762	1070763	1070764	1E+06	1070766	1070767	1070768	1070769	1070770	
SME receivables	3	1070771	1070772	1070773	1070774	1070775	1070776	1070777	1070778	1070779	1070780	1070781	1070782	1E+06	1070784	1070785	1070786	1070787	1070788
Bonds/loans	4	1070789	1070790	1070791	1070792	1070793	1070794	1070795	1070796	1070797	1070798	1070799	1070800	1E+06	1070802	1070803	1070804	1070805	1070806
Other	5	1070807	1070808	1070809	1070810	1070811	1070812	1070813	1070814	1070815	1070816	1070817	1070818	1E+06	1070820	1070821	1070822	1070823	1070824
Retail (total of items 7 to 10)	6	1070825	1070826	1070827	1070828	1070829	1070830	1070831	1070832	1070833	1070834	1070835	1070836	1E+06	1070838	1070839	1070840	1070841	1070842
Mortgages	7	1070843	1070844	1070845	1070846	1070847	1070848	1070849	1070850	1070851	1070852	1070853	1070854	1E+06	1070856	1070857	1070858	1070859	1070860
Revolving products	8	1070861	1070862	1070863	1070864	1070865	1070866	1070867	1070868	1070869	1070870	1070871	1070872	1E+06	1070874	1070875	1070876	1070877	1070878
Instalment sales and leasing	9	1070879	1070880	1070881	1070882	1070883	1070884	1070885	1070886	1070887	1070888	1070889	1070890	1E+06	1070892	1070893	1070894	1070895	1070896
Other	10	1070897	1070898	1070899	1070900	1070901	1070902	1070903	1070904	1070905	1070906	1070907	1070908	1E+06	1070910	1070911	1070912	1070913	1070914
Total (total of items 1 and 6)	11	1070915	1070916	1070917	1070918	1070919	1070920	1070921	1070922	1070923	1070924	1070925	1070926	1E+06	1070928	1070929	1070930	1070931	1070932
Of which: securitisation or re-securitisation exposures	12	1070933	1070934	1070935	1070936	1070937	1070938	1070939	1070940	1070941	1070942	1070943	1070944	1E+06	1070946	1070947	1070948	1070949	1070950
Percentage of scheme assets	13	1070951			1070954		1070957			1070960									
Percentage of portfolio to collateral	14		1070970			1070973			1070976		1070979								

1. To be completed for each scheme / series

2. Further described in regulation 24(5)(c) of the Regulations relating to Banks

3. Further described in regulation 24(9) of the Regulations relating to Banks

4. Further described in regulation 24(4) of the Regulations relating to Banks

B. Scheme triggers

Type of trigger	Line no.	Trigger level ¹	Current level ¹	Breached (Yes/No) ²
		1	2	3
Arrears reserve trigger	15	1070987	1070988	1070989
On issue date	16	1070990	1070991	1070992
On reporting date	17	1070993	1070994	1070995
Implications of trigger breach	18	1070996	1070997	1070998
(Specify)	19			
Clean-up option trigger	20	1071002	1071003	1071004
(Specify)	21			
Implications of trigger breach	22	1071006	1071006	1071010
(Specify)	23			
Redraw arrears trigger	24	1071014	1071015	1071016
(Specify)	25			
Implications of trigger breach	26	1071020	1071021	1071022
(Specify)	27			
Early amortisation	28	1071026	1071027	1071028
(Specify)	29			
Implications of trigger breach	30	1071032	1071033	1071034
(Specify)	31			
Principal deficiency	32	1071036	1071039	1071040
(Specify)	33			
Implications of trigger breach	34	1071044	1071045	1071046
(Specify)	35			
Principal lockout	36	1071050	1071051	1071052
(Specify)	37			
Implications of trigger breach	38	1071056	1071057	1071058
(Specify)	39			
Interest deferral event	40	1071062	1071063	1071064
(Specify)	41			
Implications of trigger breach	42	1071068	1071069	1071070
(Specify)	43			
Required credit rating as per scheme document	44	1071074	1071075	1071076
(Specify)	45			
Implications of trigger breach	46	1071080	1071081	1071082
(Specify)	47			

1. Trigger level to be reported as R000, %, weighted average life or credit rating

2. Yes = 1, No = 2

C. Replacement and repurchase of scheme assets during the quarter under review

Line no.	Replacement of assets (R'000)	Repurchase of assets (R'000)	Asset for cash/cash for asset plan (R'000)
	1	2	3
48	1071086	1071087	1071088
49	1071089	1071090	1071091
50	1071092	1071093	1071094
51	1071095	1071096	1071097
52			

D. Cash-flow forecast of the scheme for the next six months

Line no.	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
	(R'000)	(R'000)	(R'000)	(R'000)	(R'000)	(R'000)
53	1071101	1071102	1071103	1071104	1071105	1071106
54						
55	1071113	1071114	1071115	1071116	1071117	1071118
56						
57	1071125	1071126	1071127	1071128	1071129	1071130
58	1071131	1071132	1071133	1071134	1071135	1071136
59						

E. Refinancing of notes maturing during the next six months

Line no.	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
	(R'000)	(R'000)	(R'000)	(R'000)	(R'000)	(R'000)
60	1071143	1071144	1071145	1071146	1071147	1071148
61						
62	1071155	1071156	1071157	1071158	1071159	1071160
63						

F. Maturity dates of outstanding notes issued

Outstanding notes	Line no.	Date (yyyy/mm/dd)
Outstanding notes	84	1071167
(Specify)	85	

G. Liquidity commitments received by issuer

Bank	Line no.	Amount (R'000)
Liquidity commitments received by issuer SPI	66	1071189
(Specify)	67	

H. Liquidity facilities granted by bank,

Issuer SPI	Line no.	Amount (R'000)
Liquidity facilities granted	68	1071171
(Specify)	69	

I. Key features of the scheme

Commercial paper	Line no.	Senior class of notes issued		Senior class of notes issued (col 1 plus col 2)	Total (Senior Notes)			Class of notes issued (col 4 plus col 5)	Total (ranking lower than senior notes)	Total (Junior notes)	Total (lowest ranking notes)	Total
		1	2		3	4	5					
Class of notes (Specify)	70	1071173	1071174		1071176	1071177				1071179	1071180	
International scale ratings (Fitch ratings)	71									1071197	1071198	
International scale ratings (Moody's)	72	1071191	1071192		1071194	1071195				1071215	1071216	
International scale ratings (Standard & Poor's)	73											
JSE listing (Yes/No) ¹	74	1071208	1071210		1071212	1071213						
Bond code	75											
Years to scheduled maturity	76	1071227	1071228		1071230	1071231				1071233	1071234	
Issue date	77											
Date of maturity	78	1071245	1071246		1071248	1071249				1071251	1071252	
Instrument profile (floating/fixed)	79	1071254	1071255		1071257	1071258				1071260	1071261	
Interest rate benchmark	80											
Spread (basic points)	81	1071272	1071273		1071275	1071276				1071278	1071279	
Top 10 Investors: total (R'000)	82											
Total value of commercial paper issued (R'000)	83	1071280	1071291		1071293	1071294				1071296	1071297	
Exposures (R'000)	84											
Exposure to self-employed individuals (where available)	85	1071308	1071309		1071311	1071312				1071314	1071315	
Exposure to securitisation or re-securitisation SPIs	86											
Credit enhancements provided by the originating bank	87	1071328	1071327		1071329	1071330				1071332	1071333	
Guarantees provided by the originating	88											
Hash total	89	1071344	1071345		1071347	1071348				1071350	1071351	
	90											
	91	1071362	1071363		1071365	1071366				1071368	1071369	
	92											
	93	1071380	1071381		1071383	1071384				1071386	1071387	1071388
	94											
	95	1071398	1071399		1071401	1071402				1071404	1071405	1071406
	96											
	97	1071416	1071417		1071419	1071420				1071422	1071423	1071424
	98	1071425	1071426		1071428	1071429				1071431	1071432	1071433
	99	1071434	1071435		1071437	1071438				1071440	1071441	1071442
	100	1071443	1071444		1071446	1071447				1071449	1071450	1071451
	101	1071452										

¹. Yes = 1, No = 2

