sasfin beyond a bank

SASP S1 Investor Report

31-Jul-24



SASP – South African Securitisation Programme (RF) Limited



Information Date: 31-Jul-24

Period: Jul-24

Period Number: 1

Deal Name: South African Securitisation Programme (RF) Ltd - Series 1

Issuer: South African Securitisation Programme (RF) Ltd - Series 1

140 West Street Sandown, Sandton

2196

P.O Box 95104 Grant Park, 2051

Seller of the Receivables: Sasfin Bank Limited

Servicer Name: Sasfin Bank Limited

Contact: Mr Dhesegan Govender

Phone: +27 (011) 809 7892

Email: Dhesegan.Govender@sasfin.com

Manager Sasfin Bank Limited

140 West Street Sandown, Sandton

2196



Information Date: Period:

31-Jul-24

Period Number:

Jul-24 1

Page	Tables of Contents
1	Additional Information
2	Table of Contents
3	Conterparties
4	Deal Overview
5	Balance Sheet and OC
6	Notes Information I.
7	Notes Information II.
8	Performance Test
9	Portfolio Covenants
10	Priority of Payments
11	Pool Movement (Rands)
12	Pool Movement (Deals)
13	Pool Stratification
14	Pool Ageing
15	Delinquency Contracts
16	Defaults
17	Excess Spread
18	CRD Retention
19	Note Interest and Details
20	Glossary



Information Date: 31-Jul-24 Period: Jul-24

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Deal Name:

South African Securitisation Programme (RF) Limited - Series 1

Issuer: South African Securitisation Programme (RF) Ltd

140 West Street

Sandown, Sandton

2196

P.O Box 95104 Grant Park, 2051 **Series Security SPV:**

Stonehage Flemming Corporate Services (Pty) Ltd (Formerly Maitland Corporate Services (Pty) Ltd (MCS(SA))

STONEHAGE FLEMING FINANCIAL SERVICES (PTY) LTD

First Floor North Block Waterway House 3 Dock Road, Victoria & Alfred Waterfront

Cape Town 8001 South Africa

Series Seller, Servicer and Manager Name:

Sasfin Bank Limited

140 West Street Sandown, Sandton

Contact: Mr M Sassoon

Transfering Agent:

Nedbank Limited

(a division of Nedbank Limited) 135 Rivonia Road

Sandton, 2196

South Africa

P.O Box 1144

Johannesburg, 2000

Paying Agent:

Nedbank Limited

Braampark Forum IV

2nd Floor, 33 Hoofd Street

Braamfontein, 2001

P.O Box 1144 Johannesburg 2000 Series Standby Servicer:

Stonehage Flemming Corporate Services (Pty) Ltd

STONEHAGE FLEMING CORPORATE SERVICES (PTY) LTD

54 Glenhove Road

Melrose Johannesburg South Africa

2196

 $\underline{\textbf{Legal Adviser to the Arranger, the Issuer and the Security}} \, \underline{\textbf{Independent Audiors to the Issuer and the Security SPV and}} \, \underline{\textbf{SPV and}} \, \underline{\textbf{SP$

Edward Nathan Sonnenbergs Inc.

Joint Independent Auditors to the Series Seller: PricewaterhouseCoopers Inc

150 West Street

Sandown Sandton, 2196

P.O Box 783347

Sandton, 2146 Contact: Mr S Von Schirnding Waterfall City 2090

Contact: Costa Natsas

4 Lisbon Lane



Information Date: 31-Jul-24
Period: Jul-24

Period Number: 1

Deal Overview

Reporting Period: Jul 24

Reporting Date: 17-Jul-24 17th of each month (for previous month)

Reporting Frequency: Monthly

Period No.:

Interest Payment Dates: 17 Feb / 17 May / 17 Aug / 17 Nov

Next payment Date: 19-Aug-24

Asset Collection Period: 1-Jul-24 until 31-Jul-24

Note Interest Accrual Period: 17-May-24 until 19-Aug-24

Pool Information	Outstanding Principal Balance	Number of Contracts
Outstanding Pool	2,062,198,577	27,334
Repurchased Operating Lease Contracts	-	-
(cumulative since Cut Off Date)	-	-

Type of Equipment Lease	Percentage of Leases (%)	Outstanding Principal Balance	Percentage of Balance (%)
New	95.43%	1,950,479,861	94.58%
Used	4.57%	111,718,716	5.42%
Total	100.00%	2,062,198,577	100.00%



 Information Date:
 31-Jul-24

 Period:
 Jul-24

 Period Number:
 1

2,062,198,577 1,969,331,448 92,867,129 (116,388,302) 261,534,103	Pool Assets Delinquents and Defaults Total Performing assets	2,062,198,577 -170,037,880 1,892,160,697
1,969,331,448 92,867,129 (116,388,302) 261,534,103	Delinquents and Defaults	-170,037,880
92,867,129 (116,388,302) 261,534,103		
(116,388,302) 261,534,103	Total Performing assets	1,892,160,697
261,534,103	Total Performing assets	1,892,160,697
187		
159		
757		
120,999,272		
1,162,600		
2,329,506,251	Notes in Issue	1,658,000,000
	Over collateralised amount	234,160,696.76
276,570,964		
1,658,000,000	Actual over collateralisation %age	14.12%
207,913,200		
141,741,694	Required over collateralisation %age	12.54%
41,633,780		
3,646,612		
2,329,506,251		
	1,162,600 2,329,506,251 276,570,964 1,658,000,000 207,913,200 141,741,694 41,633,780 3,646,612	120,999,272 1,162,600 2,329,506,251 Notes in Issue Over collateralised amount 276,570,964 1,658,000,000 207,913,200 141,741,694 41,633,780 3,646,612 Required over collateralisation %age

Information Date:

31-Jul-24

Period: Period Number: Jul-24 1

Information regarding the Notes:

Classes of Notes	Class A29	Class A30	Class A31	Class A32	Class B8	Class B9	Class B10	Class C8	Class C9	Class C10
Rating at Issue Date										
GCR	AAA(zaf)									
Current Rating										
GCR	AAA(zaf)									
Information on Notes	Class A29	Class A30	Class A31	Class A32	Class B8	Class B9	Class B10	Class C8	Class C9	Class C10
Final Maturity Date	17-Nov-30									
Scheduled Repayment Date:	17-May-25	17-May-27	17-Feb-28	17-Aug-26	17-May-25	17-May-27	17-Feb-28	17-May-25	17-May-27	17-Feb-28
Issue Date:	17-May-22	17-May-22	17-Feb-23	17-Aug-23	17-May-22	17-May-22	17-Feb-23	17-May-22	17-May-22	17-Feb-23
ISIN:	ZAG000185760	ZAG000185778	ZAG000193574	ZAG000198029	ZAG000185794	ZAG000185802	ZAG000193509	ZAG000185810	ZAG000185786	ZAG000193517
Common Code:	ERSA29	ERSA30	ERSA31	ERSA32	ERS3B8	ERS3B9	ERSB10	ERS3C8	ERS3C9	ERSC10
Nominal Amount (ZAR):	431,000,000	344,000,000	387,000,000	263,000,000	46,000,000	79,000,000	46,000,000	21,000,000	24,000,000	17,000,000
Information on Interest	Class A29	Class A30	Class A31	Class A32	Class B8	Class B9	Class B10	Class C8	Class C9	Class C10
First Interest Payment Date:	17-Aug-22	17-Aug-22	17-May-23	17-Nov-23	17-Aug-22	17-Aug-22	17-May-23	17-Aug-22	17-Aug-22	17-May-23
Rate Determination Date:	17-Aug-22	17-Aug-22	17-Way-25	17-1100-25	17-Aug-22	17-Aug-22	17-Way-25	17-Aug-22	17-Aug-22	17-Way-25
Spread/Margin:	1.70%	2.00%	2.20%	1.90%	1.90%	2.20%	2.40%	2.05%	2.35%	2.55%
Index Rate:	3 Month Jibar									
Fixed/ Floating:	Floating									
Current Coupon:	10.0670%	10.3670%	10.5670%	10.2670%	10.2670%	10.5670%	10.7670%	10.4170%	10.7170%	10.9170%
Day Count Convention	Actual / 365									

Information Date: 31-Jul-24

Period: Jul-24

Period Number:

	Class A29	Class A30	Class A31	Class A32	Class B8	Class B9	Class B10	Class C8	Class C9	Class C
Monthly Period: 1										
Next Payment Date: 19-Aug-24										
Interest Accrual Period (from/until): 17-May-24 19-Aug-24										
Days Accrued: 94										
Base Interest Rate (3 Month Jibar): 8.367%										
Currency: ZAR										
Day Count Convention: Actual/365										
Interest Payments	Class A29	Class A30	Class A31	Class A32	Class B8	Class B9	Class B10	Class C8	Class C9	Class C1
Total Interest Amount of the Reporting Period - Financial YTD 1 July 2024 – 31 July 2024	3,675,922	3,021,564	3,464,997	2,287,754	400,140	707,325	419,674	185,348	217,941	157,26
Paid interest - Financial 01 July 2024 - 31 July 2024	3,073,922	3,021,304	3,404,997	2,207,754	400,140	707,323	419,074	165,546	217,941	137,20
Unpaid Interest										
Unpaid interest of the Reporting Period - Interest relating to 1 July 2024 - 31 July 2024	3,675,922	3,021,564	3,464,997	2,287,754	400,140	707,325	419,674	185,348	217,941	157,26
Cumulative unpaid interest - Prior Year - 17 May 2024 - 30 June 2024	5,336,016	4,386,141	5,029,834	3,320,933	580,848	1,026,762	609,204	269,053	316,366	228,28
Cumulative unpaid interest - Current Year - 1 July 2024 - 31 July 2024	3,675,922	3,021,564	3,464,997	2,287,754	400,140	707,325	419,674	185,348	217,941	157,26
Note Balance	Class A29	Class A30	Class A31	Class A32	Class B8	Class B9	Class B10	Class C8	Class C9	Class C1
Note Balance (Cut Off Date):										
Note Balance (Gut Oir Date). Note Balance (Beginning of Period): (ZAR)	431,000,000	344,000,000	387,000,000	263,000,000	46,000,000	79,000,000	46,000,000	21,000,000	24,000,000	17,000,00
Unallocated Redemption Amount from Previous Period (ZAR)		-	-	-		-		-	-	-
Available Redemtion Amount Reporting Period (ZAR)	_	_	_	_	_	_	_	_	_	
Total Available Redemtion Amount (ZAR)	-	-	-	_	-	-	-	_	-	
Redemption Amount per Class	-	-	-	-	-	_	-	_	-	
New Issue	-	-	-	-	-	-	-	-	-	-
Note Balance (End of Period):	431,000,000	344,000,000	387,000,000	263,000,000	46,000,000	79,000,000	46,000,000	21,000,000	24,000,000	17,000,00
Note Balance (End of Forloa).										
	Clase A20	Class A20	Class A24	Class A32	Clace Ro	Clace Ro	Clace R10	Clace Co	Clace Co	Clace C1
Payments to Investors - Per R100'000 - Denomination	Class A29	Class A30	Class A31	Class A32	Class B8	Class B9	Class B10	Class C8	Class C9	Class C1
	Class A29	Class A30	Class A31	Class A32	Class B8	Class B9	Class B10	Class C8	Class C9	Class C1



Information Date: 31-Jul-24 Period: Jul-24 Period Numbe

Performance Test

Amortisation events:

a) the occurrence of a Servicer Event of Default; or
b) the occurrence of a Breach of a Performance Test; or
a) the occurrence of a Reserve I rend Test Event; or
means an event where the balance on the Reserve Account is less than the Reserve Fund Required Amount

Arrears Reserve Target Amount means:
a) at the Resistement Date or on any Measurement Date thereafter during the Revolving Period, an amount equal to the Σ NPV of the Delinquent EL; or
b) during the Amoinstation Period, an amount equal to zero; or

c) during the Post-Enforcement Period, an amount equal to zero; b) the occurrence of a Net Default Test Event; or

b) the occurrence of a Net Delstart lest Event; or means an event where the Net Delstart Test exceeds 2.625%. Effective 17 August 2023, Net default of 4.00%. (Upon maturity of ERSA28 as final note which was part of the active notes at time of increase in Trigger level) the net of the following: a) the S.N.Y. of EL in Default which occurred in the past 12 months ending on the last day of that Due Period: less

b) the Σ amount of the Recoveries collected in the past 12 months ending on the last day of that Due Period; divided by the Σ of c) the average NPV of EL for the past 12 months ending on the last day of that Due Period.

c) the average NPV of Et in the past 12 months ending on 1 c) the occurrence of a Yield Test Event means an event where Prime plus 5% exceeds the Yield Test Yield test means, for purposes of and as at a Payment Date

a) the Yield for the Due Period immediately preceding that Payment Date less any payments to the providers of guarantees, credit derivatives or other arrangements in terms of the Related Agreements for the Due Period preceding that Payment Date in terms of such Related a) the "relied for the Use Proof immediately preceding that Payment Date less any payments to the providers of guarantees, credit derivatives Agreements; divided by b) the Z NPV of all of the EL (excluding EL in default) at the start of the Due Period immediately preceding that Payment Date; multiplied by c) 12 (twelve)

c) the occurrence of the first failure by the issuer to redeem in full, on a Scheduled Maturity Date, one or more Tranches of Notes having that Scheduled Maturity Date d) a Hodge Counterparty Default

	Reserve Fund Tests				Reserve Fund Tests		Net Default Test							Yield	Test				
Month Ended	Test event Balance < Required Pass?	Reserve Fund Required Amount (ZAR)	Reserve Fund Balance (ZAR)	Arrears Reserve Fund 'Balance < Target 3 months Pass?	Arrears Reserve Fund Target (ZAR)	Arrears Reserve Fund Balance (ZAR)	NPV of EL in Default during the past month	Amount of Recoveries collected in the past month	Average NPV of EL for the past 12 months	Net Default %	Net Default trigger 4.000%	Net Default Test Target Pass?	Prime as at Due Period	Yield test trigger (prime + 5%)	Yield	Yield Test Pass?		Refinance event of default	Hedge Counterparty default
31-Jul-24	Yes	79,446,800	79,446,800	Yes	17,871,332	17,871,332	7,702,054	1,564,173	2,054,665,602	2.3983%	4.000%	Yes	11.750%	16.750%	26.13%	Yes	No	No	No



Information Date:
Period:

31-Jul-24

Period Number:

Jul-24

			Jul-24	
F	Portfolio Concentration Limits (in relation to all of the EL as at any date)	Difference	Actual	Benchmark
1	the Σ NPV of EL relating to any one Lessee (including affiliates), shall not exceed 0.5%/1.75% of the Σ NPV of all of the EL	No	0.43%	0.50%
2	the Σ NPV of the EL relating to the 10 largest Lessees (including Affiliates of such Lessees) - by NPV, shall not exceed 5% (10% prior to Jan 2011) of the Σ NPV of all the EL of the Issuer on the last day of any Due Period	No	3.28%	5.00%
3	the Σ NPV of all EL relating to the 20 largest Lessees (including Affiliates of such Lessees) - by NPV, shall not exceed 10% (17.5% prior to Jan 2011)of the Σ NPV of all the EL of the Issuer on the last day of any Due Period	No	5.01%	10.00%
2	the Σ NPV of all EL relating to the 300 largest Lessees (including Affiliates of such Lessees) - by NPV, shall not exceed 40% of the Σ NPV of all the EL of the Issuer on the last day of any Due Period	No	22.54%	40.00%
5	the total number of all Lessees (excluding Lessees who are parties to EL in Default and EL with a NPV of zero or less), shall be 5,000 or more;	No	18,397	5,000
6	the Σ NPV of Non-Scheduled Equipment shall not exceed 10% of the Σ NPV of all of the EL and the Σ NPV of all such EL relating to any one Lessee (including affiliates), shall not exceed 5% of the Σ NPV of all EL relating to Non-Scheduled Equipment	No	0.14%	10.00%
7	the Σ NPV of all EL where the Equipment is located outside the Common Monetary Area and the Σ NPV of all EL which are Loan Agreements, Residual EL and Balloon EL may not exceed 5% of the Σ NPV of all of the EL	No	0.31%	5.00%
8	the Σ NPV of all EL in respect of which the Services are to be performed by a party other than the Series Servicer, may not exceed 50% of the Σ NPV of all EL	No	24.41%	50.00%
ç	the Σ NPV of all EL in respect of which the Services are to be performed by one individual SND, may not exceed 10% of the Σ NPV of all EL unless such a SND has been approved by the rating agency	No	3.68%	10.00%

Period: Period Number: 31-Jul-24 Jul-24

SOUTH AFRICAN SECURITISATION PROGRAMME (RF) LIMITED - SERIES 1 PAYMENT SCHEDULE FOR PAYMENT DUE ON 17 AUGUST 2024 TRANSACTION ACCOUNT PRIORITY OF PAYMENTS - PRE ENFORCEMENT (REVOLVING)

		17-Jul-24	19-Aug-24		
Priority of Payments					Remaining
Level	Funds available for distribution	255,595,075.70	266,658,163.51	R	266,658,163.51
Funds available					
First	Statutory Expenses - Income Tax		(1,976,447.21)	R	264,681,716.31
First	Provisional tax payment	_	(1,010,111.21)	R	264,681,716.31
First	Statutory Expenses - VAT	(3,077,140.00)	(7,108,314.05)	R	257,573,402.25
First	Statutory Expenses - VAT on Top-up previous month	(9,681,698.38)	(9,753,675.15)	R	247,819,727.10
First	Statutory Expenses - Additional Provisional Tax less refund received	-	-	R	247.819.727.10
Second	Security SPV Expenses		_	R	247.819.727.10
Third	Servicer, Backup Servicer & Series Manager Expenses	(3.052.844.27)	(3.057,399.99)	R	244,762,327.11
Fourth	Other Creditors	(40.030.77)	(291,359.57)	R	244,470,967.54
Fifth	Hedging & Liquidity Facility (Prime JIBAR swap)		(===,=====,	R	244,470,967.54
Fith	Prime Jibar swap	(888.142.90)	(888.142.90)	R	243.582.824.64
Sixth	Class A Note Interest	(37,752,331.51)	(37,752,331.51)	R	205,830,493.13
Sixth	Class B Note Interest	(4,630,676.93)	(4,630,676.93)	R	201,199,816.20
Sixth	Class C Note Interest	(1,699,736.33)	(1,699,736.33)	R	199,500,079.87
Sixth	Provision for interest - 17 days	(1,000,100.00)	(1,000,100.00)	R	199,500,079.87
Seventh	Note Capital (if applicable)			R	199,500,079.87
Eighth	Replenish Reserve Account	(79,446,800.00)	(79,446,800.00)	R	120,053,279.87
Ninth	Purchase of Additional Equipment Leases	(65,024,501.00)	(78,831,352.50)	R	41,221,927.37
Tenth	Release/(Replenish) Arrear Reserve Account	(19.420.308.50)	(17,871,332.35)	R	23.350.595.02
Eleventh	Sasfin Subordinated loan interest(Investec)	(7,411,666.97)	(7,411,666.97)	R	15,938,928.05
Eleventh	Sasfin Senior Subordinated loan interest	(1,111,000.01)	(1,111,000.01)	R	15,938,928.05
Eleventh	Sasfin Senior Subordinated loan interest			R	15.938.928.05
Twelve	Sasfin Junior Subordinated loan interest			R	15,938,928.05
Thirteenth	Capital repayments on Invested/Sasfin Subordinated loans			R	15,938,928.05
Fourteenth	Capital repayments on Sasfin Subordinated loan			R	15,938,928.05
Fifteenth	Residual Equipment Lease Amount + Interest			R	15,938,928.05
Fifteenth	Sellers Advance	(176.404.54)	888.854.70	R	16,827,782.75
Fifteenth	Sellers Advance Interest	(155,650.88)	(175,592,42)	R	16,652,190.33
Fifteenth	Residual Eq Lease Loan Interest	(100,000.00)	(110,002.42)	R	16,652,190.33
Fifteenth	Net on Replacement Equipment Leases			R	16,652,190.33
Sixteenth	Other Expenses above cap			R	16,652,190.33
Seventeenth	Hedging Costs - Termination upon default			R	16,652,190.33
Eighteenth	Sasfin Revenue Amount	(19.915.626.95)	(6.233.388.73)	R	10,418,801.60
Nineteenth	Hollard Loan Interest		(-,2,,)	R	10,418,801.60
Nineteenth	Hollard Loan Redemption	_		R	10,418,801.60
Twentieth	Preference Share dividend & STC	_		R	10,418,801.60
Twenty First	Permitted Investments	(3,221,515.77)	(10,418,801.60)	R	-
Twenty Second	Ordinary Share Dividend & STC	(0,221,010.11)	(10,110,001.00)	R	
	•				
1	Closing Total DocuSigned by:	-	-		

Dhesegan Govender (Series Manager) 19/08/2024 Date :

We hereby authorise for payment : Pfoully duly authorised hereto for and on hehalf of the

for and on behalf of the ERS No 1 Security SPV (RF) (Pty) Ltd

19/08/2024 Date:



Information Date:

31-Jul-24 Jul-24

Period: Period Number:

Period Number: 1

Collateral Pool Movement in Rand Values (R')

Month Ended	Opening balance	Top-ups	Reloads	Repurchases and Replacements (warranty breach)	Replacements	Capital portion of instalments	Early settlements	Change in arrears/Prepaymen ts	Interest on arrears & other	Cancelled deals	Write-offs	Closing balance
31-Jul-24	2,058,451,562	64,690,572	0	0	0	-57,201,783	-10,188,587	10,185,742	-3,202,408	0	-536,522	2,062,198,577



Information Date:

31-Jul-24 Jul-24

Period: Period Number:

Collateral Pool Movement in Number of Deals

Month Ended	Opening Balance	Top-ups	Repurchases and Replacements (Warranty Breach)	Repurchases and Replacements	Early settlements	Write-offs	Closing balance	Reloads	Prepayments	Arrears & other
31-Jul-23	26,291	475	0	0	-391	0	26,375	0	0	0
31-Aug-23	26,375	362	0	0	-426	0	26,311	0	0	0
30-Sep-23	26,311	335	0	0	-569	0	26,077	0	0	0
31-Oct-23	26,077	129	0	0	915	0	25,721	0	0	0
30-Nov-23	25,721	2,189	0	0	-789	0	27,121	0	0	0
31-Dec-23	27,121	112	0	0	-873	0	26,389	0	0	0
31-Jan-24	26,389	187	0	0	-216	0	26,360	0	0	0
29-Feb-24	26,360	645	0	0	-340	0	26,665	0	0	0
31-Mar-24	26,665	694	0	0	-346	0	27,013	0	0	0
30-Apr-24	27,013	621	0	0	-1,044	0	26,590	0	0	0
31-May-24	26,590	1,186	0	0	-645	0	27,131	0	0	0
30-Jun-24	27,131	704	0	0	-547	0	27,288	0	0	0
31-Jul-24	27,288	483	0	0	-437	0	27,334	0	0	0



Information Date: 31-Jul-24
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SASP POOL STRATIFICATION

	SASE FOOL STRATILICATION
	NORMAL RENTALS
	31-Jul-2024
Number of Equipment Leases	27,334
Total NPV	2,062,198,577
Average NPV	75,444.45
Weighted average original term - months	54.44
Weighted average remaining term - months	33.97
Weighted average seasoning - months	20.47
Prime rate at month end	11.75%
Weighted average yield	16.83%
% of high prime leases by value	59.46%
% of Super Non Disclosed Deals by value	24.41%
% of leases paid monthly by value	100.00%
% of leases paid in advance by value	87.30%
% of leases paid by debit order by value	68.86%

1) - Interest rate types	Rate types					
	# of Deals	% tage	Current NPV (R)	% tage		
	27,334	100%	2,062,198,577	100%		
Fixed Rate	1	0%	249,293	0%		
Float Rate	10,236	37%	835,865,286	41%		
High Prime	17,097	63%	1,226,083,998	59%		

		Rate stratification				
2) - Interest rate stratification	# of Deals	% tage	Current NPV (R)	% tage		
		27,334	100%	2,062,198,577	100%	
< Prime		2,621	10%	263,545,378	13%	
>=Prime < Prime plus 1%		2,002	7%	185,466,069	9%	
>=Prime plus 1% < Prime plus 3%		6,134	22%	481,091,029	23%	
>=Prime plus 3% < Prime plus 4.5%		5,678	21%	574,239,862	28%	
>=Prime plus 4.5% < Prime plus 6%		4,909	18%	309,356,906	15%	
>=Prime plus 6%		5,990	22%	248,499,333	12%	

		SICC Desc					
3) - SICC decsription	# of Deals	% tage	Current NPV (R)	% tage			
	27,334	100%	2,062,198,577	100%			
AGRICULTURE, HUNTING, FORESTRY AND FISHING	519	2%	43,978,141	2%			
COMMUNITY, SOCIAL AND PERSONAL SERVICES	9,394	34%	745,600,049	36%			
CONSTRUCTION	974	4%	72,135,777	3%			
ELECTRICITY, GAS AND WATER SUPPLY	141	1%	8,572,467	0%			
FINANCIAL INTERMEDIATION, INSURANCE, REAL ESTATE AND BUSINESS SERVICES	5,889	22%	430,292,611	21%			
MANUFACTURING	2,708	10%	231,881,379	11%			
MINING AND QUARRYING	319	1%	31,167,277	2%			
PRIVATE HOUSEHOLDS, EXTERRITORIAL ORGANISATIONS, REPRESENTATIVES OF FOREIGN GOVERNMENTS AN	136	0%	11,080,963	1%			
TRANSPORT, STORAGE AND COMMUNICATION	1,556	6%	123,250,910	6%			
WHOLESALE AND RETAIL TRADE: REPAIR OF MOTOR VEHICLES, MOTOR CYCLES AND PERSONAL AND HOUSEH	5.698	21%	364.239.004	18%			

		Instl Type				
4) - Instalment type	# of Deals	% tage	Current NPV (R)	% tage		
	27,334	100%	2,062,198,577	100%		
ADV	25,398	93%	1,800,355,621	87%		
ARR	1,936	7%	261,842,956	13%		

5) - Payment frequency	Pay Freq				
	# of Deals	% tage	Current NPV (R)	% tage	
	27,334	100%	2,062,198,577	100%	
Annually	-	0%	-	0%	
Monthly	27,333	100%	2,062,198,577	100%	
Quarterly	1	0%	-	0%	

		Residual Amt					
6) - Residual amount	# of Deals	% tage	Current NPV (R)	% tage			
	27,334	100%	2,062,198,577	100%			
No	27,333	100%	2,061,783,430	100%			
Yes	1	0%	415,147	0%			

	Copy Plan					
7) - Copy plan	# of Deals	% tage	Current NPV (R)	% tage		
	27,334	100%	2,062,198,577	100%		
Y	27,242	100%	2,047,314,828	99%		
N I	92	0%	14,883,749	1%		

8) - Sasfin Insurance	Sasfin Insurance				
	# of Deals	% tage	Current NPV (R)	% tage	
	27,334	100%	2,062,198,577	100%	
Υ	3,835	14%	240,801,034	12%	
N	23,499	86%	1,821,397,543	88%	

9) - Settlement by debit order	Debit Order				
	# of Deals	% tage	Current NPV (R)	% tage	
	27,334	100%	2,062,198,577	100%	
Y	20,916	77%	1,420,020,998	69%	
N	6,418	23%	642,177,580	31%	

				graphical area		
	10) - Geographic area (installation or lessee?)	# of Deals	% tage	Current NPV (R)	% tage	
		27,334	100%	2,062,198,577	100%	
Eastern Cape		1,116	4%	70,741,537	3%	
Free State		748	3%	81,855,494	4%	
Gauteng		12,567	46%	934,491,139	45%	
KwaZulu-Natal		2,772	10%	232,936,065	11%	
Limpopo		1,421	5%	76,353,687	4%	
Mpumalanga		1,428	5%	101,259,180	5%	
Northern Cape		293	1%	29,016,709	1%	
North West		805	3%	58,137,362	3%	
Western Cape		6,154	23%	471,050,266	23%	
Sundry		30	0%	6,357,140	0%	

			Asset type	
11) - Asset type	# of Deals	% tage	Current NPV (R)	% tage
	27,334	100%	2,062,198,577	100%
Air Conditioners	27	0%	1,326,511	0%
Audio Visual Equipment	71	0%	6,040,564	0%
Automated Teller Machines	92	0%	17,064,530	1%
Catering Equipment	143	1%	7,466,749	0%
Communication Equipment	50	0%	2,895,733	0%
Energy Efficient Equipment	155	1%	23,204,969	1%
Energy Efficient Equipment - Other	323	1%	51,288,479	2%
Energy Efficient Equipment - Solar	47	0%	17,328,623	1%
Fleet Management Systems	652	2%	47,277,340	2%
Industrial Equipment - Agriculture	1	0%	-	0%
Industrial Equipment - Construction	1	0%	-	0%
Industrial Equipment - Engineering	6	0%	211,624	0%
Industrial Equipment - Materials Handling	5	0%	673,673	0%
Industrial Equipment - Other	214	1%	53,064,627	3%
Industrial Equipment - Printing	5	0%	2,367,027	0%
IT Equipment	735	3%	53,897,733	3%
Medical Equipment	128	0%	20,982,358	1%
Money Handling Equipment	6	0%	719,143	0%
Office Automation Equipment	16,805	61%	1,255,004,381	61%
Office Fit Out	16	0%	545,978	0%
PABX and Telephonic Equipment	6,178	23%	368,920,330	17.89%
Point Of Sale Equipment	71	0%	1,789,231	0.09%
Security Equipment	1,520	6%	120,602,220	6%
Signage Equipment	1	0%	-	0%
Software	45	0%	6,471,965	0%
Vehicles	5	0%	2,811,780	0.14%
Vending Machines	32	0%	243,006	0%

		New/2nd hand					
12) - New or Used Equipment	# of Deals	% tage	Current NPV (R)	% tage			
	27,334	100%	2,062,198,577	100%			
New	26,084	95%	1,950,479,861	95%			
Used	1,250	5%	111,718,716	5%			

	Inception months to go				
13) - Inception months to go		% tage	Current NPV (R)	% tage	
	27,334	100%	2,062,198,577	100%	
<12	32	0%	368,544	0%	
12-24	355	1%	12,679,489	1%	
24-36	7,641	28%	385,989,943	19%	
36-48	1,301	5%	132,305,284	6%	
48-60	17,966	66%	1,515,580,091	73%	
>60	39	0%	15,275,227	1%	

14) - Current months to go	# of Deals	% tage	Current NPV (R)	% tage
	27,334	100%	2,062,198,577	100%
<12	8,062	29%	138,288,377	7%
12-24	6,061	22%	396,340,880	19%
24-36	6,185	23%	582,124,729	28%
36-48	4,275	16%	579,218,801	28%
48-60	2,750	10%	365,689,490	18%
>60	1	0%	536,301	0%

		Supe	r Non Disclosed	
15) - Super non-disclosed	# of Deals	% tage	Current NPV (R)	% tage
		100%	2,062,198,577	100%
Y	4,913	18%	503,349,201	24%
IN .	22,421	82%	1,558,849,376	76%

19 SNO Dreadown			SND Breakdown				
170	16) - SND Breakdown		% tage	Current NPV (R)			
1	5			, ,			
239 4 0 1 50,588 0	51						
553 156 154 176 150 <th>224</th> <td>1</td> <td>0%</td> <td>-</td> <td>0%</td>	224	1	0%	-	0%		
14	239	4	0%	540,589	0%		
188	253						
334 27 % 5.00.004 1 % 789 334 7% 5.00.004 1 % 880 400 9% 71.656.667 1 4% 167 3 0% 71.656.667 1 4% 167 3 0% 1.125.223 0% 1475 42 1% 1.20.057.20 0% 1477 42 1% 1.20.057.20 0% 1480 82 2% 2.007.206 0% 1480 82 2% 2.007.206 0% 1480 82 2% 2.007.206 0% 1480 83 2% 2.007.206 0% 1480 83 2% 2.007.206 0% 1484 153 3 0% 1.22.31 1% 1486 93 3 0% 1.27.23 0% 1496 93 1% 2.62.13 1% 1496 93 1% 2.62	256						
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1475	967	3	0%	-1,523	0%		
1479	1146						
	1475						
1482	1479						
1483 88 2% 2.179.174 0% 1484 133 3% 5.126.383 1% 1485 30 2% 2.248.715 1% 1486 30 2% 2.248.715 1% 1486 30 2% 2.248.715 1% 1500 15 0% 385.915 0% 1500 15 0% 385.915 0% 15 0% 385.915 0% 15 0% 385.915 0% 15 0% 385.915 0% 15 0% 385.915 0% 15 0% 385.915 0% 15 0% 385.915 0% 15 0% 385.915 0% 16 0% 554.043 1% 1753 16 0% 170.360 0% 16 0% 170.360 0% 16 0% 170.360 0% 16 0% 170.360 0% 16 0% 18.58.824 1% 18 0% 18.58.834 0% 18 0% 18.58.834 0% 18 0% 18.58.834 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.483 0% 18 0% 1.183.884 0% 18 0% 1.183.884 0% 18 0% 1.183.884 0% 18 0% 1.183.884 0% 18 0% 1.183.884 0% 18 0% 1.183.884 0% 18 0% 1.183.884 0% 18 0% 1.183.885 0% 18 0% 1.183.	1480						
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17755	9236						
	17031		0%	1,532,857	0%		
1 0% -16 0%	17755						
	18053	1	0%	-16	0%		

		SN	D Breakdown	
16) - SND Breakdown	# of Deals	% tage	Current NPV (R)	% tage
	4,913	100%	503,349,201	100%
24077	166	3%	50,128,894	10%
31080	2	0%	-	0%
32285	9	0%	-	0%
86778	2	0%	540,481	0%
106055	63	1%	5,630,045	1%
113694	4	0%	557,010	0%
122369	10	0%	223,653	0%
127642	6	0%	207,085	0%
156931	50	1%	15,484,331	3%
178423	16	0%	4,526,918	1%
195155	2	0%	4	0%
203815	45	1%	6,509,084	1%
264897	4	0%	326,963	0%
288119	1	0%	88,313	0%

			Seasoning				
	17) - Seasoning		% tage	Current NPV (R)	% tage		
		27,334	100%	2,062,198,577	100%		
<12		5,759	21%	649,100,915	31%		
12-24		7,017	26%	766,036,049	37%		
24-36		7,242	26%	408,952,958	20%		
36-48		3,280	12%	174,543,302	8%		
48-60		4,026	15%	62,579,073	3%		
>60		10	0%	986,280	0%		

					Legal				
18) - LegalFormat	18) - LegalFormationType			Current NPV (R)	% tage				
		27,334	100%	2,062,198,577	100%				
Association		187	1%	20,612,604	1%				
Association - Section 21 - Not for Gain		642	2%	48,816,494	2%				
Body Corporate		48	0%	4,914,506	0%				
Church		474	2%	21,836,888	1%				
Close Corporation		4,952	18%	296,060,219	14%				
Club		35	0%	2,506,518	0%				
Co-Op Ltd - Primary		23	0%	2,095,972	0%				
External Company Registered in SA		34	0%	2,515,903	0%				
Foreign Company		25	0%	5,964,764	0%				
Foreign Embassy/Consulate		7	0%	922,172	0%				
Government		267	1%	16,951,488	1%				
Incorporated		1,563	6%	125,785,337	6%				
Non-Government Organization		96	0%	7,135,026	0%				
Non-Profit Organization		644	2%	48,177,333	2%				
Partnership		198	1%	9,674,414	0%				
Private Company		13,705	50%	1,068,714,629	52%				
Public Company		132	0%	15,246,634	1%				
Schools (Government)		3,091	11%	297,346,490	14%				
Sole Proprietor		873	3%	41,584,946	2%				
State Owned Company		2	0%	211,352	0%				
Trust		197	1%	12,201,477	1%				
Union / Bargaining Council		139	1%	12,923,411	1%				

			Seasoning	
19) - Distribution by Outstanding Discounted Principal Balance (ZAR)	# of Deals	% tage	Current NPV (R)	% tage
		100%	2,062,198,577	100%
0 - 20,000	9,408	34%	62,742,504	3%
20,001 - 40,000	4,845	18%	143,332,971	7%
40,001 - 60,000	3,531	13%	175,249,727	8%
60,001 - 80,000	2,642	10%	182,779,500	9%
80,001 - 120,000	2,890	11%	282,581,603	14%
120,001 - 200,000	2,128	8%	320,669,533	16%
> 200,000	1,890	7%	894,842,738	43%

			Seasoning				
	20) - Distribution by Original Principal Balance (ZAR)	# of Deals	% tage	Current NPV (R)	% tage		
		27,334	100%	3,645,027,180	100%		
0 - 20,000		1,682	6%	23,658,517	1%		
20,001 - 40,000		4,697	17%	141,519,826	4%		
40,001 - 60,000		4,191	15%	208,743,618	6%		
60,001 - 80,000		4,231	15%	295,228,222	8%		
80,001 - 120,000		4,609	17%	451,752,384	12%		
120,001 - 200,000		4,113	15%	629,306,246	17%		
> 200.000		3.811	14%	1.894.818.366	52%		



Information Date: Period:

2024/07/31

Period: Jul-24
Period Number: 1

Collateral Pool Ageing

Month Ended	Performing Loans	>30 Days	>60 Days	>90 Days	> 120 Days	> 150 Days	> 180 Days	Total
31-Jul-24	90.86%	0.89%	0.39%	0.32%	0.30%	0.32%	6.92%	100.00%

Month Ended	Performing Loans	>30 Days	>60 Days	>90 Days	> 120 Days	> 150 Days	> 180 Days	Total
31-Jul-24	1,873,716,108	18,444,589	8,105,270	6,513,786	6,108,673	6,559,726	142,750,426	2,062,198,577

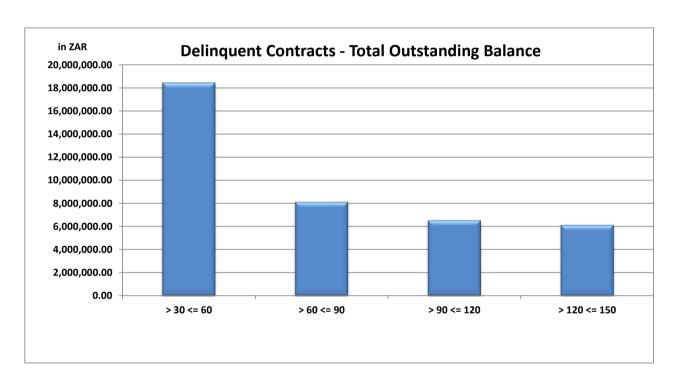


Information Date: 2024/07/31

Period: Jul-24
Period Number: 1

Delinquency Contracts

Total Portfolio (excluding evergreen)											
Days in Arrears	Number of Operating Leases	Percentage of Opertaing Leases (%)	Outstanding Discounted Principal Balance (R)	Percentage of Balance (%)							
> 30 <= 60	217	37.94%	18,444,589	47.09%							
> 60 <= 90	129	22.55%	8,105,270	20.69%							
> 90 <= 120	129	22.55%	6,513,786	16.63%							
> 120 <= 150	97	16.96%	6,108,673	15.59%							
Total	572	100.00%	39,172,317	100.00%							





Information Date:
Period:

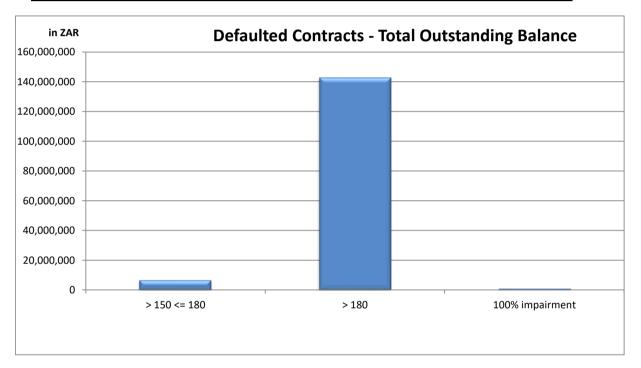
2024/07/31 Jul-24

Period Number:

Defaulted Contracts

Total Portfolio (excluding evergreen)							
Days in Arears	Number of Operating Leases	Percentage of Opertaing Leases (%)	Outstanding Discounted Principal Balance (R)	Percentage of Balance (%)			
> 150 <= 180	81	5.0%	R 6,559,726	4.4%			
> 180	1,533	95.0%	R 142,750,426	95.6%			
Total	1,614	100.00%	149,310,152	100.00%			

100% impairment 15 0.9% R 947,730 0.6%





Information Date: 2024/07/31
Period: Jul-24

Period: Jul-24
Period Number: 1

Excess Spread

Month-end	Payment Date	Interest - equipment leases	Interest - permitted investments	Early settlement profits	Evergreens	Other Income	Revenue (a)	Receipts under hedge agreements (b)	Senior expenses (excl tax, incl swap payment)	Provision for Income Tax	All senior expenses (c)	Note interest (d)	Excess Spread (a) + (b) - (c) - (d)	Notes issued (average for the month)	Excess spread as % of notes	Excess spread as % of notes (annualised)
Jul-24	19-Aug-24	R 29,210,679.90	R 1,557,196.64	R 690,754.07	R 4,528,532.25	R -	R 35,987,162.86	R -292,898.20	R 2,390,133.32	R 1,976,447.21	R 4,366,580.53	R 14,537,926.48	R 16,789,757.65	R 1,658,000,000.00	1.01%	12.15%



Information Date: 2024/07/31

Period: Jul-24

Period Number: 1

Information on the retention of net economic interest

Retention Amount at Poolcut

Information Date:	Number of Operating Leases	Percentage of Operating Leases (%)	Outstanding Nominal Balance	Percentage of Balance (%)	
Portfolio sold to (by) SPV	483	10%	64,690,572	18%	
Retention of Sasfin Bank	4,219	90%	303,054,732	82%	
Total	4,702	100%	367,745,303	100%	

Retention Amounts

Minimum Retention	194,071,715	39%
Actual Retention	303.054.732	61%

497,126,447

Retention Amount End of Period

Type of Asset	Number of Operating Leases	Percentage of Operating Leases (%)	Outstanding Nominal Balance	Percentage of Balance (%)
Portfolio sold to SPV	27,334	87%	2,062,198,577	87%
Retention of Sasfin Bank	4,219	13%	303,054,732	13%
Total	31,553	100%	2,365,253,309	100%

Retention Amounts

Minimum Retention	194,071,715	39%
Actual Retention	303,054,732	61%

497,126,447



 Information Date:
 31-Jul-24

 Period:
 Jul-24

 Period Number:
 1

Details on Notes

Information regarding th	e Notes:						
Bond Code	Rating	Principal amount	Margin	Step-up Margin	Expected maturity date	Legal final maturity date	Interest payment dates
ERSA29	AAA(zaf)	431,000,000	1.70%	100 bps	17-May-22	17-Nov-30	17th Feb, May, Aug, Nov
ERSA30	AAA(zaf)	344,000,000	2.00%	100 bps	17-May-22	17-Nov-30	17th Feb, May, Aug, Nov
ERSA31	AAA(zaf)	387,000,000	2.20%	100 bps	17-Feb-23	17-Nov-30	17th Feb, May, Aug, Nov
ERSA32	AAA(zaf)	263,000,000	1.90%	100 bps	17-Aug-26	17-Nov-30	17th Feb, May, Aug, Nov
ERS3B8	AAA(zaf)	46,000,000	1.90%	100 bps	17-May-22	17-Nov-30	17th Feb, May, Aug, Nov
ERS3B9	AAA(zaf)	79,000,000	2.20%	100 bps	17-Aug-22	17-Nov-30	17th Feb, May, Aug, Nov
ERSB10	AAA(zaf)	46,000,000	2.40%	100 bps	17-Feb-23	17-Nov-30	17th Feb, May, Aug, Nov
ERS3C8	AAA(zaf)	21,000,000	2.05%	100 bps	17-May-22	17-Nov-30	17th Feb, May, Aug, Nov
ERS3C9	AAA(zaf)	24,000,000	2.35%	100 bps	17-Aug-22	17-Nov-30	17th Feb, May, Aug, Nov
ERSC10	AAA(zaf)	17,000,000	2.55%	100 bps	17-Feb-23	17-Nov-30	17th Feb, May, Aug, Nov
		1 658 000 000					

erest on Notes								
Name	BESA Code	Redeemed to date	Total interest	Total interest paid	Interest outstanding at	Amount owing next	Next payment da	
Hame	BEON COUL	nedecined to date	31-Jul-24	31-Jul-24	31-Jul-24	payment period	Next payment date	
Class A	ERSA29	Nil	3,675,922.24	-	3,675,922.24	9,011,938.40	19-Aug-24	
Class A	ERSA30	Nil	3,021,564.05	=	3,021,564.05	7,407,705.42	19-Aug-24	
Class A	ERSA31	Nil	3,464,996.55	=	3,464,996.55	8,494,830.25	19-Aug-24	
Class A	ERSA32	Nil	2,287,754.14	-	2,287,754.14	5,608,687.57	19-Aug-24	
Class B	ERS3B8	Nil	400,139.51	=	400,139.51	980,987.18	19-Aug-24	
Class B	ERS3B9	Nil	707,324.87	-	707,324.87	1,734,086.79	19-Aug-24	
Class B	ERSB10	Nil	419,673.76	-	419,673.76	1,028,877.60	19-Aug-24	
Class C	ERS3C8	Nil	185,347.72	-	185,347.72	454,400.87	19-Aug-24	
Class C	ERS3C9	Nil	217,941.04		217,941.04	534,307.06	19-Aug-24	
Class C	ERSC10	Nil	157,262.57	-	157,262.57	385,546.95	19-Aug-24	
			14,537,926.45	-	14,537,926.45	35,641,368.09		



Glossary

Term	Definition
SASP	South African Securitisation Programme (RF) Limited
Original Maturity Date	Original Maturity Date of each note as of the inception of the transaction (as of Cut Off Date). Assuming a CPR of 7,5 per cent. and no Clean-Up Call.
Original Repayment Date	The Payment Date following the Monthly Period which includes the last day on which a loan payment on outstanding Purchased Loan
	Receivables becomes due (as of Cutoff Date).
Collections	Available Distribution Amount on each payment date as described in the Offering Circular.
Delinquent Contract	The outstanding value of a contract which was past due more than 30 days.
Defaulted Contract	The outstanding value of a terminated contract.
Write Off	The value of contracts which were written off as irrevocable.
Discount	Reimbursement of interest which was calculated on the initial term and which was not used eg. due to a termination of a contract.
Recoveries	All money received after a termination of a contract.
Net Swap Payment	SASP is in a paying position (negative value).
Net Swap Receipt	SASP is in a receiving position (positive value) - you will find these amounts within the Available Distribution Amount and not in the position
	'Swap Payments' in the respective Waterfall