

Bayport Securitisation (RF) Limited

(Incorporated with limited liability in the Republic of South Africa)

(Registration number 2008/003557/06)

("Bayport Securitisation")

Bayport Securitisation monthly investor report

The Bayport Securitisation monthly "Investor Report" for the period ended 30 November 2015 is available for download from the following website:

<http://www.bayportfinance.com/investor-relations/bayport-securitisation/>

21 December 2015

The Debt Sponsor

The Standard Bank of South Africa Limited

Bayport Securitisation (RF) Limited

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Company Registration Co Reg No: 2008/003557/06 • Registered Credit Provider No: NCRCP4130