

Bayport Securitisation (RF) Limited

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

(Registration number 2008/003557/06)

("Bayport Securitisation")

Interest Rate Reset Announcement: BAYA06, BAYA09, BAYA10, BAYA11, BAYA17, BAYA18, BAYA19, BAYA22, BAYA25, BAYA27, BAYA29, BAYA31, BAYA33, BAYA34, BAYA35, BAYA36, BAYA37, BAYA39, BAYA41, BAYA42, BAYA43, BAYA44, BAYA45, BAYA47, BAYB05, BAYB06, BAYB07, BAYB08, BAYB09,

BAYA06	10.858% p.a. (475bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA09	11.108% p.a. (500bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA10	11.108% p.a. (500bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA11	11.108% p.a. (500bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA17	10.558% p.a. (445bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA18	10.558% p.a. (445bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA19	10.558% p.a. (445bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA22	9.908% p.a. (380bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA25	10.258% p.a. (415bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA27	9.608% p.a. (350bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA29	9.608% p.a. (350bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))



Bayport Securitisation (RF) Limited

Bayport House, 23A 10th Avenue, Rivonia, South Africa, 2128 • Postnet Suite 116, Private Bag X43, Sunninghill, South Africa, 2157

Tel: +27 (0)861 456 456 • Fax: +27 (0)11 580 1010

Directors: B J Arlow*, B Harmse*, R Thanthony*, J E Trevena*, S F Williamson*, D F Woolam* (*Non-executive)

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

www.bayport.co.za

BAYA31	10.408% p.a. (430bps over 3 month Jibar of 6.125%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA33	10.108% p.a. (400bps over 3 month Jibar of 6.108%) for the 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA34	10.358% p.a. (425bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA35	10.358% p.a. (425bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA36	9.988% p.a. (388bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA37	9.988% p.a. (388bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA39	10.358% p.a. (425bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA41	10.008% p.a. (390bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA42	10.358% p.a. (425bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA43	10.008% p.a. (390bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA44	10.008% p.a. (390bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA45	10.358% p.a. (425bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYA47	8.108% p.a. (200bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYB05	13.608% p.a. (750bps over 3 month Jibar of 6.108% for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYB06	13.608% p.a. (750bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))
BAYB07	13.608% p.a. (750bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015, payable on 30 June 2015 (Following Business Day Convention))

BAYB08 14.108% p.a. (800bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015,
payable on 30 June 2015 (Following Business Day Convention))

BAYB09 11.858% p.a. (575bps over 3 month Jibar of 6.108%) for the period 01 April 2015 to 30 June 2015,
payable on 30 June 2015 (Following Business Day Convention))

3 Month JIBAR at 31 March 2015: 6.108%

The Programme Memorandum can be found on the JSE's website or at the following address:
<http://www.bayportfinance.com/investor-relations/bayport-securitisation/#programme-memorandum>

31 March 2015

The Debt Sponsor

The Standard Bank of South Africa Limited

